

Calendar Year: 2000**Individual Exhibit 3****Penalty Assessments and Collections**

No. of Files Audited:	143
Indemnity	49
Medical Only	61
Denied	33
Complaints	0
Additional Files	0

Audit No: AHM-09-00-R-5 Type: TPA**Subject: Accelerated Claims Services, Inc.****Location: Santa Ana**

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	3	\$125	\$125	\$0		x
2	4	\$1,140	\$1,140	\$0		x
3	1	\$100	\$100	\$0		x
4	4	\$985	\$985	\$0		x
5	0	\$0	\$0	\$0		x
6	9	\$720	\$720	\$0		x
7	1	0*	\$0	\$0		x
8	0	\$0	\$0	\$0		x
9	0	\$0	\$0	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	3	\$1,320	\$1,320	\$0		x
13	5	\$1,800	\$1,800	\$0		x
14	0	\$0	\$0	\$0		x
15	5	\$1,300	\$1,300	\$0		x
16	0	\$0	\$0	\$0		x
17	0	\$0	\$0	\$0		x
18 a	4	\$600	\$600	\$0		x
18 b	2	\$950	\$950	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	3	\$250	\$250	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	1	\$80	\$80	\$0		x
20 a	3	\$60	\$60	\$0		x
20 b	0	\$0	\$0	\$0		x
20 c	0	\$0	\$0	\$0		x
20 d	0	\$0	\$0	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	48	\$9,430	\$9,430	\$0		x

* Penalties were reduced to \$0 each based on low frequency (10% or less of randomly selected files with exposure for violations had assessments).

Individual Exhibit 4

Subject: Accelerated Claims Services, Inc.

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1				\$122.00			\$122.00
2	\$264.74			\$26.47			\$291.21
3	\$59.67			\$3.83			\$63.50
4				\$17.23			\$17.23
5		\$502.86		\$22.29			\$525.15
6	\$45.84						\$45.84
7				\$265.14			\$265.14
8	\$70.00						\$70.00
TOTAL	\$440.25	\$502.86	\$0.00	\$456.96	\$0.00	\$0.00	\$1,400.07

Calendar Year: 2000

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: AHM-09-00-R-5

Subject: Accelerated Claims Services, Inc.

Location: Santa Ana

Type: TPA

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	36	3	8.33%
2	Late First Pay Of PD	12	4	33.33%
3	Late First Pay Of VRMA	4	1	25.00%
4	Late Subsequent Indemnity Pay	29	4	13.79%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	55	7	12.73%
7	Late Ben. Notices (Indem.,Delay)	55	1	1.82%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	22	0	0.00%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	10	0	0.00%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	14	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	9	3	33.33%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	10	5	50.00%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	5	0	0.00%
15	Fail To Notify Employee of Procedure to Eval. PD	40	5	12.50%
16	Fail To Issue Denial Notice as Req.	34	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	48	8	16.67%
19	Claim Log Violations (# of Entries and Violations)	1,071	1	0.09%
20	Other Assessments	143	3	2.10%
21	Unsupported Denials	33	0	0.00%

Calendar Year: 2000
Penalty Assessments and Collections

Individual Exhibit 3

No. of Files Audited:	116
Indemnity	75
Medical Only	39
Denied	0
Complaints	2
Additional Files	0

Audit No: OAK-05-00-NR- Type: INS

Subject: American Financial Group

Location: Pleasanton

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	7	\$1,150	\$1,150	\$0		x
2	0	\$0	\$0	\$0		x
3	1	\$25	\$25	\$0		x
4	13	\$1,045	\$1,045	\$0		x
5	0	\$0	\$0	\$0		x
6	14	\$1,400	\$1,400	\$0		x
7	4	\$160	\$160	\$0		x
8	3	\$200	\$200	\$0		x
9	0	\$0	\$0	\$0		x
10	1	\$100	\$100	\$0		x
11	0	\$0	\$0	\$0		x
12	4	\$1,940	\$1,940	\$0		x
13	2	\$960	\$960	\$0		x
14	2	\$1,000	\$1,000	\$0		x
15	3	\$1,400	\$1,400	\$0		x
16	0	\$0	\$0	\$0		x
17	0	\$0	\$0	\$0		x
18 a	0	\$0	\$0	\$0		x
18 b	1	\$200	\$200	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	6	\$500	\$500	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	2	\$100	\$100	\$0		x
20 a	4	\$80	\$80	\$0		x
20 b	2	\$800	\$800	\$0		x
20 c	0	\$0	\$0	\$0		x
20 d	0	\$0	\$0	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	69	\$11,060	\$11,060	\$0		x

Individual Exhibit 4

Location: Pleasanton **Type:** INS

[illegible]

Calendar Year: 2000

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: OAK-05-00-NR-1

Subject: American Financial Group

Location: Pleasanton

Type: INS

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	7	4	57.14%
2	Late First Pay Of PD	4	0	0.00%
3	Late First Pay Of VRMA	3	0	0.00%
4	Late Subsequent Indemnity Pay	6	2	33.33%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	9	6	66.67%
7	Late Ben. Notices (Indem.,Delay)	9	1	11.11%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	6	0	0.00%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	7	0	0.00%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	4	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	3	3	100.00%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	3	1	33.33%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	1	1	100.00%
15	Fail To Notify Employee of Procedure to Eval. PD	8	1	12.50%
16	Fail To Issue Denial Notice as Req.	0	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	13	0	0.00%
19	Claim Log Violations (# of Entries and Violations)	274	2	0.73%
20	Other Assessments	114	2	1.75%
21	Unsupported Denials	0	0	0.00%

Calendar Year: 2000
Penalty Assessments and Collections

Individual Exhibit 3

No. of Files Audited:	280	Audit No:	AHM-01-00-R- Type: INS
Indemnity	136		
Medical Only	66	Subject:	American International Group
Denied	63		(AIG)
Complaints	15		
Additional Files	0	Location:	Costa Mesa

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	28	\$4,890	\$4,890	\$0		x
2	8	\$920	\$920	\$0		x
3	4	\$1,115	\$1,115	\$0		x
4	73	\$8,400	\$8,400	\$0		x
5	0	\$0	\$0	\$0		x
6	70	\$7,000	\$7,000	\$0		x
7	79	\$5,110	\$5,110	\$0		x
8	187	\$16,260	\$16,260	\$0		x
9	19	\$1,500	\$1,500	\$0		x
10	5	\$255	\$255	\$0		x
11	0	\$0	\$0	\$0		x
12	16	\$6,680	\$6,680	\$0		x
13	16	\$6,160	\$6,160	\$0		x
14	6	\$2,640	\$2,640	\$0		x
15	20	\$9,340	\$9,340	\$0		x
16	2	\$300	\$300	\$0		x
17	0	\$0	\$0	\$0		x
18 a	10	\$4,160	\$4,160	\$0		x
18 b	5	\$3,940	\$3,940	\$0		x
18 c	1	\$1,000	\$1,000	\$0		x
18 d	28	\$2,220	\$2,220	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	9	\$540	\$540	\$0		x
20 a	20	\$725	\$725	\$0		x
20 b	1	\$500	\$500	\$0		x
20 c	7	\$4,300	\$4,300	\$0		x
20 d	25	\$2,270	\$2,270	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	639	\$90,225	\$90,225	\$0		x

Calendar Year: 2000
Notices of Compensation Due

Individual Exhibit 4

Audit No: AHM-01-00-R-1

Subject: American International Group (AIG)

Location: Costa Mesa Type: INS

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1				\$28.00			\$28.00
2		\$4,538.40		\$567.98			\$5,106.38
3				\$32.83			\$32.83
4				\$34.00			\$34.00
5	\$27.22			\$12.99			\$40.21
6	\$3,984.00			\$398.40			\$4,382.40
7		\$6,945.71		\$1,128.51			\$8,074.22
8				\$56.00			\$56.00
9	\$421.53			\$42.15			\$463.68
10		\$3,375.71		\$661.58			\$4,037.29
11		\$1,092.00		\$417.20			\$1,509.20
12				\$314.40			\$314.40
13	\$112.77		\$1,389.15	\$148.37			\$1,650.29
14	\$70.48						\$70.48
15				\$42.18			\$42.18
16	\$104.75			\$8.88			\$113.63
17				\$58.40			\$58.40
18				\$148.36			\$148.36
19	\$40.59						\$40.59
20	\$5,559.54			\$519.75			\$6,079.29
21				\$72.03			\$72.03
TOTAL	\$10,320.88	\$15,951.82	\$1,389.15	\$4,692.01	\$0.00	\$0.00	\$32,353.86

Calendar Year: 2000

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: AHM-01-00-R-1

Subject: American International Group (AIG)

Location: Costa Mesa

Type: INS

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	59	24	40.68%
2	Late First Pay Of PD	35	3	8.57%
3	Late First Pay Of VRMA	13	3	23.08%
4	Late Subsequent Indemnity Pay	56	29	51.79%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	112	34	30.36%
7	Late Ben. Notices (Indem.,Delay)	110	45	40.91%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	57	27	47.37%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	46	9	19.57%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	8	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	28	14	50.00%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	25	13	52.00%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	9	5	55.56%
15	Fail To Notify Employee of Procedure to Eval. PD	61	19	31.15%
16	Fail To Issue Denial Notice as Req.	75	2	2.67%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	89	20	22.47%
19	Claim Log Violations (# of Entries and Violations)	17,182	9	0.05%
20	Other Assessments	265	32	12.08%
21	Unsupported Denials	63	0	0.00%

Calendar Year: 2000
Penalty Assessments and Collections

Individual Exhibit 3

No. of Files Audited:	196	Audit No:	AHM-13-00-R-1	Type:	TPA
Indemnity	58	Subject:	American International Group (AIG)		
Medical Only	66				
Denied	64				
Complaints	8				
Additional Files	0	Location:	Long Beach		

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	4	\$270	\$270	\$0		x
2	5	\$825	\$825	\$0		x
3	0	\$0	\$0	\$0		x
4	5	\$465	\$465	\$0		x
5	0	\$0	\$0	\$0		x
6	13	\$1,040	\$1,040	\$0		x
7	8	\$305	\$305	\$0		x
8	22	\$1,500	\$1,500	\$0		x
9	9	\$520	\$520	\$0		x
10	1	\$20	\$20	\$0		x
11	0	\$0	\$0	\$0		x
12	4	\$1,300	\$1,300	\$0		x
13	3	\$840	\$840	\$0		x
14	1	\$240	\$240	\$0		x
15	7	\$2,900	\$2,900	\$0		x
16	0	\$0	\$0	\$0		x
17	0	\$0	\$0	\$0		x
18 a	1	\$100	\$100	\$0		x
18 b	1	\$400	\$400	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	3	\$275	\$275	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	7	\$560	\$560	\$0		x
20 a	10	\$260	\$260	\$0		x
20 b	0	\$0	\$0	\$0		x
20 c	1	\$160	\$160	\$0		x
20 d	1	\$80	\$80	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	106	\$12,060	\$12,060	\$0		x

Calendar Year: 2000
Notices of Compensation Due

Individual Exhibit 4

Audit No: AHM-13-00-R-5

Subject: American International Group (AIG)

Location: Long Beach

Type: TPA

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1	\$70.00	\$1,020.00		\$56.00			\$56.00
2				\$1,090.00			
3				\$98.00			
4				\$66.00			
TOTAL	\$70.00	\$1,020.00	\$0.00	\$220.00	\$0.00	\$0.00	\$1,310.00

Calendar Year: 2000

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: AHM-13-00-R-5

Subject: American International Group (AIG)

Location: Long Beach

Type: TPA

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	36	4	11.11%
2	Late First Pay Of PD	22	4	18.18%
3	Late First Pay Of VRMA	7	0	0.00%
4	Late Subsequent Indemnity Pay	34	4	11.76%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	62	9	14.52%
7	Late Ben. Notices (Indem.,Delay)	62	8	12.90%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	75	13	17.33%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	51	4	7.84%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	7	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	14	4	28.57%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	12	2	16.67%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	3	1	33.33%
15	Fail To Notify Employee of Procedure to Eval. PD	35	7	20.00%
16	Fail To Issue Denial Notice as Req.	60	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	45	4	8.89%
19	Claim Log Violations (# of Entries and Violations)	11,649	7	0.06%
20	Other Assessments	188	7	3.72%
21	Unsupported Denials	64	0	0.00%

Calendar Year: 2000
Penalty Assessments and Collections

Individual Exhibit 3

No. of Files Audited:	80	Audit No:	VNO-09-00-R-2 Type: SI
Indemnity	27		
Medical Only	43	Subject:	Ameron International
Denied	9		
Complaints	1	Location:	Pasadena
Additional Files	0		

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	0	\$0	\$0	\$0		x
2	1	\$100	\$100	\$0		x
3	0	\$0	\$0	\$0		x
4	1	\$25	\$25	\$0		x
5	0	\$0	\$0	\$0		x
6	2	0*	\$0	\$0		x
7	4	\$180	\$180	\$0		x
8	0	\$0	\$0	\$0		x
9	1	\$75	\$75	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	7	\$2,900	\$2,900	\$0		x
13	2	\$700	\$700	\$0		x
14	0	\$0	\$0	\$0		x
15	0	\$0	\$0	\$0		x
16	0	\$0	\$0	\$0		x
17	0	\$0	\$0	\$0		x
18 a	1	\$100	\$100	\$0		x
18 b	2	\$400	\$400	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	0	\$0	\$0	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	1	\$20	\$20	\$0		x
20 a	1	\$20	\$20	\$0		x
20 b	0	\$0	\$0	\$0		x
20 c	0	\$0	\$0	\$0		x
20 d	0	\$0	\$0	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	23	\$4,520	\$4,520	\$0		x

* Penalties were reduced to \$0 each based on low frequency (10% or less of randomly selected files with exposure for violations had assessments).

Individual Exhibit 4

Subject: Ameron International

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1	\$43.43	\$128.57		\$12.86			\$141.43
2		\$97.16		\$9.72			\$106.88
3							\$43.43
TOTAL	\$43.43	\$225.73	\$0.00	\$22.58	\$0.00	\$0.00	\$291.74

Calendar Year: 2000

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: VNO-09-00-R-2

Subject: Ameron International

Location: Pasadena

Type: SI

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	15	0	0.00%
2	Late First Pay Of PD	8	1	12.50%
3	Late First Pay Of VRMA	3	0	0.00%
4	Late Subsequent Indemnity Pay	12	0	0.00%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	29	2	6.90%
7	Late Ben. Notices (Indem.,Delay)	29	3	10.34%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	7	0	0.00%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	11	0	0.00%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	5	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	9	7	77.78%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	7	2	28.57%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	0	0	0.00%
15	Fail To Notify Employee of Procedure to Eval. PD	12	0	0.00%
16	Fail To Issue Denial Notice as Req.	9	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	18	3	16.67%
19	Claim Log Violations (# of Entries and Violations)	184	1	0.54%
20	Other Assessments	79	1	1.27%
21	Unsupported Denials	9	0	0.00%

Calendar Year: 2000**Individual Exhibit 3****Penalty Assessments and Collections**

No. of Files Audited:	259	Audit No:	SAC-02-00-NR-5 Type: TPA
Indemnity	128		
Medical Only	66	Subject:	AR-CMI
Denied	57		(Wal-Mart Stores, Inc.)
Complaints	6		
Additional Files	2	Location:	Porterville

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	35	\$2,330	\$2,330	\$0		x
2	15	\$2,570	\$2,570	\$0		x
3	3	\$125	\$125	\$0		x
4	108	\$13,130	\$13,130	\$0		x
5	0	\$0	\$0	\$0		x
6	77	\$6,725	\$6,725	\$0		x
7	73	\$5,165	\$5,165	\$0		x
8	6	\$440	\$440	\$0		x
9	3	\$180	\$180	\$0		x
10	1	\$40	\$40	\$0		x
11	0	\$0	\$0	\$0		x
12	18	\$6,980	\$6,980	\$0		x
13	18	\$6,920	\$6,920	\$0		x
14	2	\$600	\$600	\$0		x
15	37	\$13,500	\$13,500	\$0		x
16	0	\$0	\$0	\$0		x
17	0	\$0	\$0	\$0		x
18 a	25	\$8,440	\$8,440	\$0		x
18 b	5	\$3,000	\$3,000	\$0		x
18 c	1	\$120	\$120	\$0		x
18 d	23	\$1,930	\$1,930	\$0		x
18 e	4	\$1,500	\$1,500	\$0		x
18 f	0	\$0	\$0	\$0		x
19	2	\$160	\$160	\$0		x
20 a	33	\$1,200	\$1,200	\$0		x
20 b	1	\$500	\$500	\$0		x
20 c	5	\$9,900	\$9,900	\$0		x
20 d	7	\$700	\$700	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	502	\$86,155	\$86,155	\$0		x

Calendar Year: 2000
Notices of Compensation Due

Individual Exhibit 4
Page 1 of 2

Audit No: SAC-02-00-NR-5

Subject: AR-CMI (Wal-Mart Stores, Inc.)

Location: Porterville Type: TPA

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1	\$768.15	\$840.00		\$76.82			\$844.97
2	\$134.82			\$6.58			\$141.40
3	\$2,466.50			\$246.65			\$2,713.15
4				\$19.73			\$19.73
5	\$294.74						\$1,134.74
6	\$12.31						\$12.31
7		\$2,207.88		\$162.23			\$162.23
8				\$129.78			\$129.78
9	\$12.93			\$1.29			\$14.22
10				\$58.24			\$58.24
11	\$349.02			\$255.69			\$2,812.59
12	\$12.71						\$12.71
13	\$248.48			\$130.64			\$379.12
14	\$19.28			\$77.22		\$3.31	\$99.81
15	\$15.57						\$15.57
16				\$12.60			\$12.60
17	\$159.38			\$11.72			\$171.10
18				\$502.77			\$502.77
19	\$445.81			\$38.90			\$484.71
20	\$24.76						\$24.76
21	\$32.71						\$32.71
SUBTOTAL	\$4,997.17	\$3,047.88	\$0.00	\$1,730.86	\$0.00	\$3.31	\$9,779.22

Calendar Year: 2000
Notices of Compensation Due

Individual Exhibit 4
Page 2 of 2

Audit No: SAC-02-00-NR-5

Subject: AR-CMI (Wal-Mart Stores, Inc.)

Location: Porterville Type: TPA

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty interest, or other	Total
22	\$53.83						\$53.83
23	\$29.29			\$5.17			\$34.46
24	\$283.65						\$283.65
25				\$181.37			\$181.37
26	\$133.56			\$25.67			\$159.23
27	\$69.67			\$8.96		\$18.05	\$96.68
28						\$142.54	\$142.54
29	\$1,103.14			\$107.42			\$1,210.56
30	\$23.06			\$2.31			\$25.37
31		\$2,309.38		\$230.94			\$2,540.32
32	\$3,252.12	\$3,740.00		\$699.21			\$7,691.33
33			\$50.76				\$50.76
34				\$15.53			\$15.53
35	\$79.94			\$5.17			\$85.11
36	\$128.74						\$128.74
37		\$721.20				\$98.25	\$819.45
38				\$132.56			\$132.56
39	\$99.48						\$99.48
40				\$56.86			\$56.86
41				\$15.77			\$15.77
42		\$100.95		\$10.10			\$111.05
SUBTOTAL	\$5,256.48	\$6,871.53	\$50.76	\$1,497.04	\$0.00	\$258.84	\$13,934.65
Page 1	\$4,997.17	\$3,047.88	\$0.00	\$1,730.86	\$0.00	\$3.31	\$9,779.22

TOTAL	\$10,253.65	\$9,919.41	\$50.76	\$3,227.90	\$0.00	\$262.15	\$23,713.87
--------------	--------------------	-------------------	----------------	-------------------	---------------	-----------------	--------------------

Calendar Year: 2000

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: SAC-02-00-NR-5

Subject: AR-CMI (Wal-Mart Stores, Inc.)

Location: Porterville

Type: TPA

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	115	32	27.83%
2	Late First Pay Of PD	47	13	27.66%
3	Late First Pay Of VRMA	21	3	14.29%
4	Late Subsequent Indemnity Pay	86	39	45.35%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	146	42	28.77%
7	Late Ben. Notices (Indem.,Delay)	146	49	33.56%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	75	0	0.00%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	66	1	1.52%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	21	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	41	16	39.02%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	38	16	42.11%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	7	2	28.57%
15	Fail To Notify Employee of Procedure to Eval. PD	105	36	34.29%
16	Fail To Issue Denial Notice as Req.	57	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	127	40	31.50%
19	Claim Log Violations (# of Entries and Violations)	8,884	2	0.02%
20	Other Assessments	251	29	11.55%
21	Unsupported Denials	57	0	0.00%

Calendar Year: 2000**Individual Exhibit 3****Penalty Assessments and Collections**

No. of Files Audited:	192
Indemnity	58
Medical Only	66
Denied	62
Complaints	6
Additional Files	0

Audit No: OAK-03-00-R-5 Type: TPA**Subject: Athens Administrators****Location: Concord**

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	6	\$975	\$975	\$0		x
2	4	\$200	\$200	\$0		x
3	0	\$0	\$0	\$0		x
4	5	\$305	\$305	\$0		x
5	0	\$0	\$0	\$0		x
6	15	\$900	\$900	\$0		x
7	22	\$640	\$640	\$0		x
8	2	\$75	\$75	\$0		x
9	0	\$0	\$0	\$0		x
10	0	\$0	\$0	\$0		x
11	1	\$400	\$400	\$0		x
12	3	\$1,500	\$1,500	\$0		x
13	8	\$2,380	\$2,380	\$0		x
14	0	\$0	\$0	\$0		x
15	8	\$2,600	\$2,600	\$0		x
16	1	\$180	\$180	\$0		x
17	0	\$0	\$0	\$0		x
18 a	5	\$800	\$800	\$0		x
18 b	0	\$0	\$0	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	7	\$575	\$575	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	2	\$120	\$120	\$0		x
20 a	6	\$375	\$375	\$0		x
20 b	0	\$0	\$0	\$0		x
20 c	1	\$600	\$600	\$0		x
20 d	1	\$60	\$60	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	97	\$12,685	\$12,685	\$0		x

Individual Exhibit 4

Type: TPA

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1	\$60.00			\$30.00			\$90.00
2	\$290.60			\$29.06			\$319.66
3				\$42.00			\$42.00
4	\$280.00						\$280.00
5				\$49.00			\$49.00
6				\$70.63			\$70.63
7				\$168.00			\$168.00
8				\$52.83			\$52.83
9	\$280.00						\$280.00
10				\$88.16			\$88.16
TOTAL	\$910.60	\$0.00	\$0.00	\$529.68	\$0.00	\$0.00	\$1,440.28

Calendar Year: 2000

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: OAK-03-00-R-5

Subject: Athens Administrators

Location: Concord

Type: TPA

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	40	5	12.50%
2	Late First Pay Of PD	15	4	26.67%
3	Late First Pay Of VRMA	7	0	0.00%
4	Late Subsequent Indemnity Pay	38	3	7.89%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	69	13	18.84%
7	Late Ben. Notices (Indem.,Delay)	69	13	18.84%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	51	2	3.92%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	35	0	0.00%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	4	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	5	2	40.00%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	15	7	46.67%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	1	0	0.00%
15	Fail To Notify Employee of Procedure to Eval. PD	43	7	16.28%
16	Fail To Issue Denial Notice as Req.	62	1	1.61%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	60	10	16.67%
19	Claim Log Violations (# of Entries and Violations)	10,235	2	0.02%
20	Other Assessments	186	7	3.76%
21	Unsupported Denials	62	0	0.00%

Calendar Year: 2000**Individual Exhibit 3****Penalty Assessments and Collections**

No. of Files Audited:	159
Indemnity	54
Medical Only	62
Denied	39
Complaints	3
Additional Files	1

Audit No: OAK-04-00-R-5 Type: TPA**Subject: Gregory Bragg & Associates****Location: Walnut Creek**

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	0	\$0	\$0	\$0		x
2	2	\$800	\$800	\$0		x
3	0	\$0	\$0	\$0		x
4	3	\$160	\$160	\$0		x
5	0	\$0	\$0	\$0		x
6	5	\$300	\$300	\$0		x
7	19	\$1,000	\$1,000	\$0		x
8	1	\$45	\$45	\$0		x
9	0	\$0	\$0	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	4	\$840	\$840	\$0		x
13	0	\$0	\$0	\$0		x
14	0	\$0	\$0	\$0		x
15	2	\$300	\$300	\$0		x
16	0	\$0	\$0	\$0		x
17	0	\$0	\$0	\$0		x
18 a	0	\$0	\$0	\$0		x
18 b	0	\$0	\$0	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	3	\$250	\$250	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	1	\$60	\$60	\$0		x
20 a	2	\$30	\$30	\$0		x
20 b	0	\$0	\$0	\$0		x
20 c	0	\$0	\$0	\$0		x
20 d	2	\$120	\$120	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	44	\$3,905	\$3,905	\$0		x

Individual Exhibit 4

Location: Walnut Creek **Type:** TPA

[illegible]

Calendar Year: 2000

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: OAK-04-00-R-5

Subject: Gregory Bragg & Associates

Location: Walnut Creek

Type: TPA

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	1	0	0.00%
2	Late First Pay Of PD	10	1	10.00%
3	Late First Pay Of VRMA	1	0	0.00%
4	Late Subsequent Indemnity Pay	10	1	10.00%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	48	5	10.42%
7	Late Ben. Notices (Indem.,Delay)	47	12	25.53%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	24	1	4.17%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	14	0	0.00%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	1	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	10	4	40.00%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	5	0	0.00%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	2	0	0.00%
15	Fail To Notify Employee of Procedure to Eval. PD	29	2	6.90%
16	Fail To Issue Denial Notice as Req.	39	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	36	2	5.56%
19	Claim Log Violations (# of Entries and Violations)	1,601	1	0.06%
20	Other Assessments	155	3	1.94%
21	Unsupported Denials	39	0	0.00%

Calendar Year: 2000
Penalty Assessments and Collections

Individual Exhibit 3

No. of Files Audited:	12
Indemnity	3
Medical Only	9
Denied	0
Complaints	0
Additional Files	0

Audit No: AHM-06-00-R-2 Type: SI
Subject: California Industrial Product
Location: Santa Fe Springs

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	0	\$0	\$0	\$0		x
2	0	\$0	\$0	\$0		x
3	0	\$0	\$0	\$0		x
4	2	\$90	\$90	\$0		x
5	0	\$0	\$0	\$0		x
6	0	\$0	\$0	\$0		x
7	1	\$30	\$30	\$0		x
8	0	\$0	\$0	\$0		x
9	0	\$0	\$0	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	1	\$120	\$120	\$0		x
13	0	\$0	\$0	\$0		x
14	0	\$0	\$0	\$0		x
15	0	\$0	\$0	\$0		x
16	0	\$0	\$0	\$0		x
17	0	\$0	\$0	\$0		x
18 a	0	\$0	\$0	\$0		x
18 b	0	\$0	\$0	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	0	\$0	\$0	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	0	\$0	\$0	\$0		x
20 a	0	\$0	\$0	\$0		x
20 b	0	\$0	\$0	\$0		x
20 c	0	\$0	\$0	\$0		x
20 d	0	\$0	\$0	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	4	\$240	\$240	\$0		x

Individual Exhibit 4

Location: Santa Fe Springs **Type:** SI

[illegible]

Calendar Year: 2000

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: AHM-06-00-R-2

Subject: California Industrial Products

Location: Santa Fe Springs Type: SI

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	3	0	0.00%
2	Late First Pay Of PD	2	0	0.00%
3	Late First Pay Of VRMA	0	0	0.00%
4	Late Subsequent Indemnity Pay	3	1	33.33%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	3	0	0.00%
7	Late Ben. Notices (Indem.,Delay)	3	1	33.33%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	1	0	0.00%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	1	0	0.00%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	0	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	1	1	100.00%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	0	0	0.00%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	0	0	0.00%
15	Fail To Notify Employee of Procedure to Eval. PD	2	0	0.00%
16	Fail To Issue Denial Notice as Req.	0	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	3	0	0.00%
19	Claim Log Violations (# of Entries and Violations)	12	0	0.00%
20	Other Assessments	12	0	0.00%
21	Unsupported Denials	0	0	0.00%

Calendar Year: 2000**Individual Exhibit 3****Penalty Assessments and Collections**

No. of Files Audited:	144
Indemnity	59
Medical Only	61
Denied	22
Complaints	2
Additional Files	0

Audit No: SAC-05-00-R-1 Type: INS**Subject: Cambridge Integrated Service Group****Location: Fresno**

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	4	\$115	\$115	\$0		x
2	0	\$0	\$0	\$0		x
3	0	\$0	\$0	\$0		x
4	4	\$175	\$175	\$0		x
5	0	\$0	\$0	\$0		x
6	16	\$1,600	\$1,600	\$0		x
7	9	\$480	\$480	\$0		x
8	0	\$0	\$0	\$0		x
9	0	\$0	\$0	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	4	\$2,000	\$2,000	\$0		x
13	0	\$0	\$0	\$0		x
14	2	\$1,000	\$1,000	\$0		x
15	3	\$1,200	\$1,200	\$0		x
16	0	\$0	\$0	\$0		x
17	0	\$0	\$0	\$0		x
18 a	3	\$400	\$400	\$0		x
18 b	3	\$1,350	\$1,350	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	0	\$0	\$0	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	8	\$900	\$900	\$0		x
20 a	8	\$200	\$200	\$0		x
20 b	0	\$0	\$0	\$0		x
20 c	0	\$0	\$0	\$0		x
20 d	3	\$300	\$300	\$0		x
21	1	\$3,500	\$3,500	\$0		x
TOTAL	68	\$13,220	\$13,220	\$0		x

Individual Exhibit 4

Type: INS

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1	\$34.29						\$34.29
2		\$560.00		\$56.00			\$616.00
3		\$2,100.00		\$210.00			\$2,310.00
4	\$649.26			\$24.44			\$673.70
5	\$98.28						\$98.28
6		\$3,640.00		\$364.00			\$4,004.00
TOTAL	\$781.83	\$6,300.00	\$0.00	\$654.44	\$0.00	\$0.00	\$7,736.27

Calendar Year: 2000

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: SAC-05-00-R-1

Subject: Cambridge Integrated Services Group

Location: Fresno

Type: INS

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	40	4	10.00%
2	Late First Pay Of PD	12	0	0.00%
3	Late First Pay Of VRMA	0	0	0.00%
4	Late Subsequent Indemnity Pay	24	4	16.67%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	56	12	21.43%
7	Late Ben. Notices (Indem.,Delay)	55	7	12.73%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	7	0	0.00%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	1	0	0.00%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	0	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	8	4	50.00%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	0	0	0.00%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	2	2	100.00%
15	Fail To Notify Employee of Procedure to Eval. PD	29	3	10.34%
16	Fail To Issue Denial Notice as Req.	22	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	42	6	14.29%
19	Claim Log Violations (# of Entries and Violations)	2,665	8	0.30%
20	Other Assessments	149	9	6.04%
21	Unsupported Denials	22	1	4.55%

Calendar Year: 2000**Individual Exhibit 3****Penalty Assessments and Collections**

No. of Files Audited:	12
Indemnity	4
Medical Only	3
Denied	5
Complaints	0
Additional Files	0

Audit No: VNO-08-00-R-1 Type: INS**Subject: Century National Insurance****Location: North Hollywood**

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	2	\$1,070	\$1,070	\$0		x
2	0	\$0	\$0	\$0		x
3	0	\$0	\$0	\$0		x
4	8	\$1,290	\$1,290	\$0		x
5	0	\$0	\$0	\$0		x
6	1	\$80	\$80	\$0		x
7	1	\$60	\$60	\$0		x
8	0	\$0	\$0	\$0		x
9	0	\$0	\$0	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	1	\$500	\$500	\$0		x
13	0	\$0	\$0	\$0		x
14	0	\$0	\$0	\$0		x
15	0	\$0	\$0	\$0		x
16	0	\$0	\$0	\$0		x
17	0	\$0	\$0	\$0		x
18 a	0	\$0	\$0	\$0		x
18 b	0	\$0	\$0	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	2	\$200	\$200	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	0	\$0	\$0	\$0		x
20 a	0	\$0	\$0	\$0		x
20 b	0	\$0	\$0	\$0		x
20 c	0	\$0	\$0	\$0		x
20 d	1	\$100	\$100	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	16	\$3,300	\$3,300	\$0		x

Individual Exhibit 4

Location: North Hollywood **Type:** INS

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1				\$95.40			\$95.40
TOTAL	\$0.00	\$0.00	\$0.00	\$95.40	\$0.00	\$0.00	\$95.40

Calendar Year: 2000

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: VNO-08-00-R-1

Subject: Century National Insurance Company

Location: North Hollywood Type: INS

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	3	1	33.33%
2	Late First Pay Of PD	1	0	0.00%
3	Late First Pay Of VRMA	1	0	0.00%
4	Late Subsequent Indemnity Pay	3	1	33.33%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	6	1	16.67%
7	Late Ben. Notices (Indem.,Delay)	6	1	16.67%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	1	0	0.00%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	1	0	0.00%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	1	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	3	1	33.33%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	1	0	0.00%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	0	0	0.00%
15	Fail To Notify Employee of Procedure to Eval. PD	1	0	0.00%
16	Fail To Issue Denial Notice as Req.	5	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	3	1	33.33%
19	Claim Log Violations (# of Entries and Violations)	12	0	0.00%
20	Other Assessments	12	1	8.33%
21	Unsupported Denials	5	0	0.00%

Calendar Year: 2000**Individual Exhibit 3****Penalty Assessments and Collections**

No. of Files Audited:	169
Indemnity	57
Medical Only	64
Denied	47
Complaints	1
Additional Files	0

Audit No: SFO-04-00-R-6 Type: SI**Subject: City of San Jose****Location: San Jose**

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	1	\$960	\$960	\$0		x
2	0	\$0	\$0	\$0		x
3	0	\$0	\$0	\$0		x
4	2	\$100	\$100	\$0		x
5	0	\$0	\$0	\$0		x
6	9	\$900	\$900	\$0		x
7	3	0*	\$0	\$0		x
8	0	\$0	\$0	\$0		x
9	0	\$0	\$0	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	0	\$0	\$0	\$0		x
13	1	\$480	\$480	\$0		x
14	0	\$0	\$0	\$0		x
15	3	\$900	\$900	\$0		x
16	0	\$0	\$0	\$0		x
17	0	\$0	\$0	\$0		x
18 a	0	\$0	\$0	\$0		x
18 b	0	\$0	\$0	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	2	\$120	\$120	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	0	\$0	\$0	\$0		x
20 a	3	\$60	\$60	\$0		x
20 b	0	\$0	\$0	\$0		x
20 c	0	\$0	\$0	\$0		x
20 d	0	\$0	\$0	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	24	\$3,520	\$3,520	\$0		x

* Penalties were reduced to \$0 each based on low frequency (10% or less of randomly selected files with exposure for violations had assessments).

Individual Exhibit 4

Type: SI

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1				\$175.00			\$175.00
TOTAL	\$0.00	\$0.00	\$0.00	\$175.00	\$0.00	\$0.00	\$175.00

Calendar Year: 2000

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: SFO-04-00-R-6

Subject: City of San Jose

Location: San Jose

Type: SI

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	1	1	100.00%
2	Late First Pay Of PD	13	0	0.00%
3	Late First Pay Of VRMA	1	0	0.00%
4	Late Subsequent Indemnity Pay	20	2	10.00%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	44	9	20.45%
7	Late Ben. Notices (Indem.,Delay)	44	3	6.82%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	40	0	0.00%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	12	0	0.00%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	2	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	1	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	7	0	0.00%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	1	1	100.00%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	0	0	0.00%
15	Fail To Notify Employee of Procedure to Eval. PD	22	3	13.64%
16	Fail To Issue Denial Notice as Req.	47	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	39	1	2.56%
19	Claim Log Violations (# of Entries and Violations)	47	0	0.00%
20	Other Assessments	104	3	2.88%
21	Unsupported Denials	47	0	0.00%

Calendar Year: 2000
Penalty Assessments and Collections

Individual Exhibit 3

No. of Files Audited:	240
Indemnity	118
Medical Only	64
Denied	56
Complaints	0
Additional Files	2

Audit No: VNO-10-00-R-6 Type: SI

Subject: County of Riverside

Location: Riverside

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	0	\$0	\$0	\$0		x
2	17	\$6,490	\$6,490	\$0	\$6,490	
3	1	\$1,000	\$1,000	\$0		x
4	24	\$2,050	\$2,050	\$0	\$1,790	
5	0	\$0	\$0	\$0		x
6	89	\$8,900	\$8,900	\$0	\$1,200	
7	105	\$7,625	\$7,625	\$0	\$2,135	
8	139	\$11,750	\$11,750	\$0	\$11,750	
9	9	\$405	\$405	\$0	\$405	
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	7	\$3,060	\$3,060	\$0		x
13	5	\$2,200	\$2,200	\$0		x
14	0	\$0	\$0	\$0		x
15	15	\$5,000	\$5,000	\$0	\$200	
16	1	\$60	\$60	\$0		x
17	0	\$0	\$0	\$0		x
18 a	9	\$2,380	\$2,380	\$0	\$2,380	
18 b	8	\$4,240	\$4,240	\$0	\$4,240	
18 c	1	\$1,000	\$1,000	\$0		x
18 d	23	\$2,235	\$2,235	\$0	\$100	
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	7	\$375	\$375	\$0		x
20 a	84	\$2,520	\$2,520	\$0	\$1,710	
20 b	2	\$1,200	\$1,200	\$0	\$1,200	
20 c	1	\$1,000	\$1,000	\$0	\$1,000	
20 d	11	\$770	\$770	\$0		x
21	1	\$1,500	\$1,500	\$0		x
TOTAL	559	\$65,760	\$65,760	\$0	\$34,600	

Calendar Year: 2000
Notices of Compensation Due

Individual Exhibit 4
Page 1 of 2

Audit No: VNO-10-00-R-6

Subject: County of Riverside

Location: Riverside Type: SI

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1				\$750.40			\$750.40
2		\$336.00		\$168.00			\$504.00
3				\$848.00			\$848.00
4	\$510.16			\$51.02			\$561.18
5		\$5,415.47		\$541.55			\$5,957.02
6				\$142.00			\$142.00
7	\$142.60			\$14.27			\$156.87
8				\$168.00			\$168.00
9		\$2,380.00		\$238.00			\$2,618.00
10	\$169.88	\$512.00		\$201.94			\$883.82
11				\$147.84			\$147.84
12	\$663.98			\$66.40			\$730.38
13	\$291.21	\$724.00		\$1,048.21			\$2,063.42
14				\$67.20			\$67.20
15				\$256.00			\$256.00
16		\$214.00	\$3,808.93	\$75.86			\$4,098.79
17	\$275.49			\$27.55			\$303.04
18				\$172.00			\$172.00
19	\$410.85			\$41.09			\$451.94
20				\$882.83			\$882.83
21				\$134.00			\$134.00
SUBTOTAL	\$2,464.17	\$9,581.47	\$3,808.93	\$6,042.16	\$0.00	\$0.00	\$21,896.73

Individual Exhibit 4
Page 2 of 2

Type: SI

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty interest, or other	Total
22				\$74.00			\$74.00
SUBTOTAL	\$0.00	\$0.00	\$0.00	\$74.00	\$0.00	\$0.00	\$74.00
Page 1	\$2,464.17	\$9,581.47	\$3,808.93	\$6,042.16	\$0.00	\$0.00	\$21,896.73
TOTAL	\$2,464.17	\$9,581.47	\$3,808.93	\$6,116.16	\$0.00	\$0.00	\$21,970.73

Calendar Year: 2000

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: VNO-10-00-R-6

Subject: County of Riverside

Location: Riverside

Type: SI

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	20	0	0.00%
2	Late First Pay Of PD	31	15	48.39%
3	Late First Pay Of VRMA	1	1	100.00%
4	Late Subsequent Indemnity Pay	28	10	35.71%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	96	48	50.00%
7	Late Ben. Notices (Indem.,Delay)	96	54	56.25%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	59	18	30.51%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	46	3	6.52%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	4	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	9	7	77.78%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	5	5	100.00%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	0	0	0.00%
15	Fail To Notify Employee of Procedure to Eval. PD	59	15	25.42%
16	Fail To Issue Denial Notice as Req.	57	1	1.75%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	72	23	31.94%
19	Claim Log Violations (# of Entries and Violations)	2,583	6	0.23%
20	Other Assessments	240	58	24.17%
21	Unsupported Denials	56	1	1.79%

Calendar Year: 2000
Penalty Assessments and Collections

Individual Exhibit 3

No. of Files Audited:	237
Indemnity	106
Medical Only	58
Denied	33
Complaints	40
Additional Files	0

Audit No: SAC-07-00-NR-1 Type: TP/

Subject: Crawford & Company

Location: El Segundo

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	33	\$4,755	\$4,755	\$0		x
2	18	\$7,730	\$7,730	\$0		x
3	1	\$960	\$960	\$0		x
4	116	\$14,675	\$14,675	\$0		x
5	0	\$0	\$0	\$0		x
6	89	\$8,900	\$8,900	\$0		x
7	54	\$3,495	\$3,495	\$0		x
8	276	\$23,260	\$23,260	\$0		x
9	21	\$1,950	\$1,950	\$0		x
10	7	\$690	\$690	\$0		x
11	0	\$0	\$0	\$0		x
12	16	\$7,220	\$7,220	\$0		x
13	14	\$6,080	\$6,080	\$0		x
14	5	\$2,100	\$2,100	\$0		x
15	29	\$12,660	\$12,660	\$0		x
16	4	\$1,400	\$1,400	\$0		x
17	1	\$100	\$100	\$0		x
18 a	27	\$10,020	\$10,020	\$0		x
18 b	5	\$3,100	\$3,100	\$0		x
18 c	6	\$3,480	\$3,480	\$0		x
18 d	43	\$3,560	\$3,560	\$0		x
18 e	3	\$2,440	\$2,440	\$0		x
18 f	7	\$1,190	\$1,190	\$0		x
19	3	\$240	\$240	\$0		x
20 a	22	\$660	\$660	\$0		x
20 b	6	\$2,360	\$2,360	\$0		x
20 c	5	\$9,360	\$9,360	\$0		x
20 d	99	\$9,130	\$9,130	\$0		x
21	2	\$3,500	\$3,500	\$0		x
TOTAL	912	\$145,015	\$145,015	\$0		x

Calendar Year: 2000
Notices of Compensation Due

Individual Exhibit 4
Page 1 of 2

Audit No: SAC-07-00-NR-5

Subject: Crawford & Company

Location: El Segundo

Type: TPA

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1				\$286.60		\$4,195.08	\$4,481.68
2				\$49.00			\$49.00
3	\$6,776.04			\$663.10			\$7,439.14
4				\$150.85			\$150.85
5	\$70.00						\$70.00
6				\$196.00			\$196.00
7	\$70.00			\$7.00			\$77.00
8	\$70.00					\$20.40	\$90.40
9		\$2,100.00		\$210.00			\$2,310.00
10				\$119.80			\$119.80
11	\$321.28			\$199.70			\$520.98
12				\$62.48			\$62.48
13			\$35.14			\$296.00	\$331.14
14	\$3,891.90			\$355.83			\$4,247.73
15				\$55.86		\$0.65	\$56.51
16	\$102.64	\$1,862.44	\$1,265.11	\$186.24			\$3,416.43
17				\$131.31			\$131.31
18	\$210.00			\$5.80			\$215.80
19		\$926.01					\$926.01
20				\$42.29			\$42.29
21	\$70.00						\$70.00
SUBTOTAL	\$11,581.86	\$4,888.45	\$1,300.25	\$2,721.86	\$0.00	\$4,512.13	\$25,004.55

Calendar Year: 2000
Notices of Compensation Due

Individual Exhibit 4
Page 2 of 2

Audit No: SAC-07-00-NR-5

Subject: Crawford & Company

Location: El Segundo, CA Type: TPA

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty interest, or other	Total		
22	\$381.86	\$660.00	\$314.74	\$295.31		\$10.81	\$677.17		
23				\$314.74					
24							\$413.20	\$1,073.20	
25							\$384.78	\$395.59	
26	\$1,495.00						\$149.50	\$1,644.50	
27	\$108.56						\$130.28	\$238.84	
28							\$132.67	\$714.02	\$846.69
29	\$11.32							\$11.32	
30	\$2,268.58						\$214.00	\$2,482.58	
31	\$33.24						\$3.32	\$36.56	
32		\$5,280.00	\$3,106.64	\$98.00			\$98.00		
33	\$70.00						\$70.00		
34	\$321.38						\$321.38		
35							\$3,106.64		
36	\$70.00						\$70.00		
37	\$26.60						\$26.60		
38	\$70.00						\$70.00		
39	\$114.02						\$29.71	\$143.73	
40	\$15.62						\$284.04	\$299.66	
41							\$654.33	\$5,934.33	
SUBTOTAL	\$4,986.18	\$5,940.00	\$3,421.38	\$2,789.14	\$0.00	\$724.83	\$17,861.53		
Page 1	\$11,581.86	\$4,888.45	\$1,300.25	\$2,721.86	\$0.00	\$4,512.13	\$25,004.55		

TOTAL	\$16,568.04	\$10,828.45	\$4,721.63	\$5,511.00	\$0.00	\$5,236.96	\$42,866.08
--------------	--------------------	--------------------	-------------------	-------------------	---------------	-------------------	--------------------

Calendar Year: 2000

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: SAC-07-00-NR-5

Subject: Crawford & Company

Location: El Segundo

Type: TPA

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	62	25	40.32%
2	Late First Pay Of PD	21	12	57.14%
3	Late First Pay Of VRMA	9	0	0.00%
4	Late Subsequent Indemnity Pay	37	23	62.16%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	91	42	46.15%
7	Late Ben. Notices (Indem.,Delay)	89	35	39.33%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	48	17	35.42%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	13	5	38.46%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	8	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	14	6	42.86%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	12	9	75.00%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	4	3	75.00%
15	Fail To Notify Employee of Procedure to Eval. PD	62	21	33.87%
16	Fail To Issue Denial Notice as Req.	33	4	12.12%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	74	32	43.24%
19	Claim Log Violations (# of Entries and Violations)	932	3	0.32%
20	Other Assessments	197	44	22.34%
21	Unsupported Denials	33	2	6.06%

Calendar Year: 2000
Penalty Assessments and Collections

Individual Exhibit 3

No. of Files Audited:	222	Audit No:	VNO-02-00-NR-	Type: TP
Indemnity	117	Subject:	Cunningham Lindsey	
Medical Only	64	Location:	Brea	
Denied	34			
Complaints	5			
Additional Files	2			

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	40	\$4,380	\$4,380	\$0		x
2	6	\$1,830	\$1,830	\$0		x
3	2	\$1,040	\$1,040	\$0		x
4	92	\$6,360	\$6,360	\$0		x
5	0	\$0	\$0	\$0		x
6	90	\$9,000	\$9,000	\$0		x
7	86	\$5,090	\$5,090	\$0		x
8	131	\$10,750	\$10,750	\$0		x
9	13	\$825	\$825	\$0		x
10	2	\$100	\$100	\$0		x
11	0	\$0	\$0	\$0		x
12	34	\$14,220	\$14,220	\$0		x
13	31	\$14,060	\$14,060	\$0		x
14	3	\$1,480	\$1,480	\$0		x
15	36	\$17,010	\$17,010	\$0		x
16	0	\$0	\$0	\$0		x
17	1	\$80	\$80	\$0		x
18 a	18	\$6,600	\$6,600	\$0		x
18 b	4	\$3,380	\$3,380	\$0		x
18 c	4	\$2,720	\$2,720	\$0		x
18 d	39	\$3,120	\$3,120	\$0		x
18 e	2	\$240	\$240	\$0		x
18 f	0	\$0	\$0	\$0		x
19	2	\$160	\$160	\$0		x
20 a	57	\$1,800	\$1,800	\$0		x
20 b	7	\$5,000	\$5,000	\$0		x
20 c	3	\$6,600	\$6,600	\$0		x
20 d	55	\$11,780	\$11,780	\$0		x
21	1	\$2,500	\$2,500	\$0		x
TOTAL	759	\$130,125	\$130,125	\$0		x

Calendar Year: 2000
Notices of Compensation Due

Individual Exhibit 4
Page 1 of 2

Audit No: VNO-02-00-NR-5

Subject: Cunningham Lindsey

Location: Brea

Type: TPA

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1	\$660.00	\$4,930.00		\$462.00			\$1,122.00
2	\$1,314.00			\$131.40			\$1,445.40
3				\$136.38			\$136.38
4	\$342.86						\$342.86
5	\$82.88						\$5,012.88
6				\$336.00			\$336.00
7				\$84.00			\$84.00
8	\$114.22			\$4.28			\$118.50
9	\$88.58			\$8.86			\$97.44
10	\$2,589.85			\$498.02			\$3,087.87
11				\$61.11			\$61.11
12	\$32.10			\$83.21			\$115.31
13				\$43.81			\$43.81
14	\$971.42						\$971.42
15	\$140.00						\$140.00
16		\$12,507.14		\$1,293.49			\$13,800.63
17	\$29.81			\$146.45			\$176.26
18	\$137.90			\$115.92			\$292.86
19	\$3,595.13			\$190.85			\$5,506.27
20							\$323.60
21	\$23.03						\$23.03
SUBTOTAL	\$10,121.78	\$17,437.14	\$2,082.93	\$3,595.78	\$0.00	\$0.00	\$33,237.63

Individual Exhibit 4
Page 2 of 2

Location: Brea **Type:** TPA

Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty interest, or other	Total
22		\$520.00		\$52.00			\$572.00
23				\$384.00			\$384.00
24	\$330.68						\$330.68
25	\$130.03			\$26.71			\$156.74
26	\$99.74		\$552.38	\$72.81			\$724.93
27						\$52.96	\$52.96
28		\$7,434.68		\$833.47			\$8,268.15
29				\$83.31			\$83.31
30	\$97.22						\$97.22
SUBTOTAL	\$657.67	\$7,954.68	\$552.38	\$1,452.30	\$0.00	\$52.96	\$10,669.99
Page 1	\$10,121.78	\$17,437.14	\$2,082.93	\$3,595.78	\$0.00	\$0.00	\$33,237.63
TOTAL	\$10,779.45	\$25,391.82	\$2,635.31	\$5,048.08	\$0.00	\$52.96	\$43,907.62

Calendar Year: 2000

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: VNO-02-00-NR-5

Subject: Cunningham Lindsay

Location: Brea

Type: TPA

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	83	38	45.78%
2	Late First Pay Of PD	20	3	15.00%
3	Late First Pay Of VRMA	14	2	14.29%
4	Late Subsequent Indemnity Pay	56	29	51.79%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	115	53	46.09%
7	Late Ben. Notices (Indem.,Delay)	113	49	43.36%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	72	27	37.50%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	32	5	15.63%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	23	2	8.70%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	37	32	86.49%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	31	29	93.55%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	3	2	66.67%
15	Fail To Notify Employee of Procedure to Eval. PD	68	32	47.06%
16	Fail To Issue Denial Notice as Req.	36	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	1	N.A.
18	Unpaid Indemnity	95	26	27.37%
19	Claim Log Violations (# of Entries and Violations)	2,198	1	0.05%
20	Other Assessments	215	53	24.65%
21	Unsupported Denials	36	1	2.78%

Calendar Year: 2000
Penalty Assessments and Collections

Individual Exhibit 3

No. of Files Audited:	188	Audit No:	AHM-12-00-R-1 Type: INS
Indemnity	98	Subject:	Dodson Group
Medical Only	58	Location:	Kansas City, MO
Denied	26		
Complaints	0		
Additional Files	6		

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	29	\$2,080	\$2,080	\$0		x
2	7	\$830	\$830	\$0		x
3	4	\$1,290	\$1,290	\$0		x
4	30	\$2,880	\$2,880	\$0		x
5	0	\$0	\$0	\$0		x
6	15	\$1,200	\$1,200	\$0		x
7	29	\$1,655	\$1,655	\$0		x
8	7	\$360	\$360	\$0		x
9	2	\$200	\$200	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	10	\$4,120	\$4,120	\$0		x
13	6	\$2,320	\$2,320	\$0		x
14	2	\$740	\$740	\$0		x
15	3	\$960	\$960	\$0		x
16	2	\$800	\$800	\$0		x
17	0	\$0	\$0	\$0		x
18 a	9	\$1,500	\$1,500	\$0		x
18 b	3	\$1,000	\$1,000	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	10	\$800	\$800	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	6	\$480	\$480	\$0		x
20 a	19	\$1,650	\$1,650	\$0		x
20 b	1	\$750	\$750	\$0		x
20 c	2	\$700	\$700	\$0		x
20 d	27	\$3,600	\$3,600	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	223	\$29,915	\$29,915	\$0		x

Calendar Year: 2000
Notices of Compensation Due

Individual Exhibit 4

Audit No: AHM-12-00-R-1

Subject: Dodson Group

Location: Kansas City, MO Type: INS

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1	\$124.12			\$3.12			\$127.24
2				\$114.66			\$114.66
3	\$70.00			\$7.00			\$77.00
4	\$80.06						\$80.06
5	\$921.68						\$921.68
6	\$67.30			\$2.69			\$69.99
7		\$2,993.35		\$473.02			\$3,466.37
8		\$672.00		\$67.20			\$739.20
9	\$12.07						\$12.07
10	\$43.74			\$4.37			\$48.11
11	\$28.56			\$2.79			\$31.35
12	\$171.42						\$171.42
TOTAL	\$1,518.95	\$3,665.35	\$0.00	\$674.85	\$0.00	\$0.00	\$5,859.15

Calendar Year: 2000

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: AHM-12-00-R-1

Subject: Dodson Group

Location: Kansas City, MO Type: INS

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	65	29	44.62%
2	Late First Pay Of PD	15	7	46.67%
3	Late First Pay Of VRMA	8	4	50.00%
4	Late Subsequent Indemnity Pay	37	15	40.54%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	90	13	14.44%
7	Late Ben. Notices (Indem.,Delay)	90	24	26.67%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	40	4	10.00%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	19	2	10.53%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	7	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	14	10	71.43%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	12	6	50.00%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	4	2	50.00%
15	Fail To Notify Employee of Procedure to Eval. PD	57	3	5.26%
16	Fail To Issue Denial Notice as Req.	32	2	6.25%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	77	12	15.58%
19	Claim Log Violations (# of Entries and Violations)	800	6	0.75%
20	Other Assessments	182	35	19.23%
21	Unsupported Denials	26	0	0.00%

Calendar Year: 2000
Penalty Assessments and Collections

Individual Exhibit 3

No. of Files Audited:	151
Indemnity	49
Medical Only	61
Denied	39
Complaints	2
Additional Files	0

Audit No: SAC-03-00-R-2 Type: SI

Subject: E & J Gallo Winery

Location: Modesto

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	3	\$100	\$100	\$0		x
2	3	\$800	\$800	\$0		x
3	0	\$0	\$0	\$0		x
4	2	\$470	\$470	\$0		x
5	0	\$0	\$0	\$0		x
6	9	\$720	\$720	\$0		x
7	4	0*	\$0	\$0		x
8	0	\$0	\$0	\$0		x
9	0	\$0	\$0	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	3	\$900	\$900	\$0		x
13	2	\$500	\$500	\$0		x
14	0	\$0	\$0	\$0		x
15	6	\$2,100	\$2,100	\$0		x
16	0	\$0	\$0	\$0		x
17	0	\$0	\$0	\$0		x
18 a	3	\$700	\$700	\$0		x
18 b	0	\$0	\$0	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	1	\$100	\$100	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	0	\$0	\$0	\$0		x
20 a	86	\$4,325	\$4,325	\$0		x
20 b	0	\$0	\$0	\$0		x
20 c	0	\$0	\$0	\$0		x
20 d	0	\$0	\$0	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	122	\$10,715	\$10,715	\$0		x

* Penalties were reduced to \$0 each based on low frequency (10% or less of randomly selected files with exposure for violations had assessments).

Individual Exhibit 3

Type: SI

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1	\$700.00						\$700.00
2	\$555.70			\$55.57			\$611.27
3	\$210.00						\$210.00
4				\$100.00			\$100.00
TOTAL	\$1,465.70	\$0.00	\$0.00	\$155.57	\$0.00	\$0.00	\$1,621.27

Calendar Year: 2000

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: SAC-03-00-R-2

Subject: E & J Gallo Winery

Location: Modesto

Type: SI

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	45	3	6.67%
2	Late First Pay Of PD	25	3	12.00%
3	Late First Pay Of VRMA	3	0	0.00%
4	Late Subsequent Indemnity Pay	40	2	5.00%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	54	7	12.96%
7	Late Ben. Notices (Indem.,Delay)	54	2	3.70%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	27	0	0.00%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	11	0	0.00%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	5	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	10	3	30.00%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	7	2	28.57%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	0	0	0.00%
15	Fail To Notify Employee of Procedure to Eval. PD	35	6	17.14%
16	Fail To Issue Denial Notice as Req.	39	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	49	4	8.16%
19	Claim Log Violations (# of Entries and Violations)	1,029	0	0.00%
20	Other Assessments	149	71	47.65%
21	Unsupported Denials	39	0	0.00%

Calendar Year: 2000**Individual Exhibit 3****Penalty Assessments and Collections**

No. of Files Audited:	188
Indemnity	58
Medical Only	65
Denied	60
Complaints	5
Additional Files	0

Audit No: OAK-01-00-R-5 Type: TPA**Subject: EOS Group**
(formerly Firm Solutions)**Location: Oakland**

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	1	\$450	\$450	\$0		x
2	4	\$1,280	\$1,280	\$0		x
3	1	\$30	\$30	\$0		x
4	7	\$2,360	\$2,360	\$0		x
5	0	\$0	\$0	\$0		x
6	12	\$960	\$960	\$0		x
7	33	\$1,895	\$1,895	\$0		x
8	0	\$0	\$0	\$0		x
9	1	\$75	\$75	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	10	\$3,220	\$3,220	\$0		x
13	6	\$2,460	\$2,460	\$0		x
14	2	\$1,000	\$1,000	\$0		x
15	4	\$1,500	\$1,500	\$0		x
16	0	\$0	\$0	\$0		x
17	0	\$0	\$0	\$0		x
18 a	1	\$500	\$500	\$0		x
18 b	1	\$1,000	\$1,000	\$0		x
18 c	1	\$750	\$750	\$0		x
18 d	2	\$200	\$200	\$0		x
18 e	1	\$1,000	\$1,000	\$0		x
18 f	0	\$0	\$0	\$0		x
19	0	\$0	\$0	\$0		x
20 a	6	\$120	\$120	\$0		x
20 b	0	\$0	\$0	\$0		x
20 c	1	\$400	\$400	\$0		x
20 d	5	\$280	\$280	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	99	\$19,480	\$19,480	\$0		x

Individual Exhibit 4

Type: TPA

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1	\$910.00	\$5,852.87	\$1,851.72	\$121.43		\$3,192.77	\$121.43
2				\$585.29			\$7,348.16
3				\$672.00			\$2,523.72
4							\$3,192.77
TOTAL	\$910.00	\$5,852.87	\$1,851.72	\$1,378.72	\$0.00	\$3,192.77	\$13,186.08

Calendar Year: 2000

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: OAK-01-00-R-5

Subject: EOS Group (formerly FIRM Solutions)

Location: Oakland

Type: TPA

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	13	1	7.69%
2	Late First Pay Of PD	8	4	50.00%
3	Late First Pay Of VRMA	2	1	50.00%
4	Late Subsequent Indemnity Pay	14	5	35.71%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	65	8	12.31%
7	Late Ben. Notices (Indem.,Delay)	65	27	41.54%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	46	0	0.00%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	8	1	12.50%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	1	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	14	9	64.29%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	5	5	100.00%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	2	2	100.00%
15	Fail To Notify Employee of Procedure to Eval. PD	37	4	10.81%
16	Fail To Issue Denial Notice as Req.	60	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	50	3	6.00%
19	Claim Log Violations (# of Entries and Violations)	5,180	0	0.00%
20	Other Assessments	183	6	3.28%
21	Unsupported Denials	60	0	0.00%

Calendar Year: 2000
Penalty Assessments and Collections

Individual Exhibit 3

No. of Files Audited:	134
Indemnity	43
Medical Only	54
Denied	36
Complaints	0
Additional Files	1

Audit No: SAC-13-00-R-5 Type: TPA

Subject: ESIS, Inc.

Location: Modesto

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	3	\$170	\$170	\$0		x
2	6	\$1,290	\$1,290	\$0		x
3	0	\$0	\$0	\$0		x
4	5	\$925	\$925	\$0		x
5	0	\$0	\$0	\$0		x
6	8	\$640	\$640	\$0		x
7	29	\$1,685	\$1,685	\$0		x
8	5	\$300	\$300	\$0		x
9	2	\$120	\$120	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	8	\$3,280	\$3,280	\$0		x
13	3	\$1,460	\$1,460	\$0		x
14	0	\$0	\$0	\$0		x
15	8	\$2,100	\$2,100	\$0		x
16	0	\$0	\$0	\$0		x
17	0	\$0	\$0	\$0		x
18 a	1	\$120	\$120	\$0		x
18 b	5	\$2,610	\$2,610	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	8	\$790	\$790	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	4	\$180	\$180	\$0		x
20 a	2	\$1,000	\$1,000	\$0		x
20 b	0	\$0	\$0	\$0		x
20 c	0	\$0	\$0	\$0		x
20 d	10	\$1,000	\$1,000	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	107	\$17,670	\$17,670	\$0		x

Calendar Year: 2000
Notices of Compensation Due

Individual Exhibit 4

Audit No: SAC-13-00-R-5

Subject: ESIS, Inc.

Location: Modesto

Type: TPA

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1				\$46.65			\$46.65
2				\$98.00			\$98.00
3	\$3,024.00			\$302.40			\$3,326.40
4		\$314.86		\$31.48			\$346.34
5		\$1,668.57					\$1,668.57
6	\$70.00			\$184.00			\$254.00
7		\$100.00		\$200.00			\$300.00
8				\$240.00			\$240.00
9				\$434.00			\$434.00
TOTAL	\$3,094.00	\$2,083.43	\$0.00	\$1,536.53	\$0.00	\$0.00	\$6,713.96

Calendar Year: 2000

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: SAC-13-00-R-5

Subject: ESIS, Inc.

Location: Modesto

Type: TPA

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	23	3	13.04%
2	Late First Pay Of PD	12	4	33.33%
3	Late First Pay Of VRMA	6	0	0.00%
4	Late Subsequent Indemnity Pay	21	3	14.29%
5	Late Pay Of Death Benefits	1	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	54	8	14.81%
7	Late Ben. Notices (Indem.,Delay)	54	16	29.63%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	49	3	6.12%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	14	1	7.14%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	4	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	11	8	72.73%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	7	3	42.86%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	1	0	0.00%
15	Fail To Notify Employee of Procedure to Eval. PD	31	8	25.81%
16	Fail To Issue Denial Notice as Req.	35	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	40	9	22.50%
19	Claim Log Violations (# of Entries and Violations)	522	4	0.77%
20	Other Assessments	134	9	6.72%
21	Unsupported Denials	36	0	0.00%

Calendar Year: 2000
Penalty Assessments and Collections

Individual Exhibit 3

No. of Files Audited:	110	Audit No:	AHM-03-00-R-5 Type: TPA
Indemnity	47	Subject:	F.A. Richard & Associates
Medical Only	53	Location:	Long Beach
Denied	9		
Complaints	1		
Additional Files	0		

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	6	\$920	\$920	\$0		x
2	2	\$150	\$150	\$0		x
3	0	\$0	\$0	\$0		x
4	28	\$1,290	\$1,290	\$0		x
5	0	\$0	\$0	\$0		x
6	9	\$720	\$720	\$0		x
7	5	\$195	\$195	\$0		x
8	2	\$120	\$120	\$0		x
9	1	\$60	\$60	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	5	\$2,060	\$2,060	\$0		x
13	1	\$500	\$500	\$0		x
14	1	\$480	\$480	\$0		x
15	0	\$0	\$0	\$0		x
16	0	\$0	\$0	\$0		x
17	0	\$0	\$0	\$0		x
18 a	1	\$200	\$200	\$0		x
18 b	2	\$400	\$400	\$0		x
18 c	2	\$500	\$500	\$0		x
18 d	3	\$225	\$225	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	1	\$80	\$80	\$0		x
20 a	15	\$375	\$375	\$0		x
20 b	1	\$500	\$500	\$0		x
20 c	0	\$0	\$0	\$0		x
20 d	1	\$100	\$100	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	86	\$8,875	\$8,875	\$0		x

Calendar Year: 2000
Notices of Compensation Due

Individual Exhibit 4

Audit No: AHM-03-00-R-5

Subject: F.A. Richard & Associates

Location: Long Beach

Type: TPA

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1	\$128.09	\$24.29 \$651.00	\$232.40				\$232.40
2				\$12.81			\$140.90
3			\$154.62	\$2.43			\$181.34
4				\$65.10			\$716.10
5				\$199.10			\$199.10
6				\$63.00			\$63.00
TOTAL	\$128.09	\$675.29	\$387.02	\$342.44	\$0.00	\$0.00	\$1,532.84

Calendar Year: 2000

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: AHM-03-00-R-5

Subject: F.A. Richard & Associates

Location: Long Beach

Type: TPA

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	31	6	19.35%
2	Late First Pay Of PD	16	2	12.50%
3	Late First Pay Of VRMA	8	0	0.00%
4	Late Subsequent Indemnity Pay	21	12	57.14%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	40	7	17.50%
7	Late Ben. Notices (Indem.,Delay)	40	5	12.50%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	11	1	9.09%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	14	1	7.14%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	11	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	10	4	40.00%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	9	1	11.11%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	3	1	33.33%
15	Fail To Notify Employee of Procedure to Eval. PD	32	0	0.00%
16	Fail To Issue Denial Notice as Req.	9	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	33	6	18.18%
19	Claim Log Violations (# of Entries and Violations)	511	1	0.20%
20	Other Assessments	109	17	15.60%
21	Unsupported Denials	9	0	0.00%

Calendar Year: 2000**Individual Exhibit 3****Penalty Assessments and Collections**

No. of Files Audited:	256
Indemnity	131
Medical Only	66
Denied	54
Complaints	5
Additional Files	0

Audit No: AHM-02-00-R-1 Type: INS**Subject: Farmers Insurance Group****Location: Orange**

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	19	\$2,065	\$2,065	\$0		x
2	4	\$570	\$570	\$0		x
3	5	\$950	\$950	\$0		x
4	40	\$5,130	\$5,130	\$0		x
5	0	\$0	\$0	\$0		x
6	42	\$4,180	\$4,180	\$0		x
7	23	\$945	\$945	\$0		x
8	24	\$1,825	\$1,825	\$0		x
9	3	\$250	\$250	\$0		x
10	5	\$240	\$240	\$0		x
11	0	\$0	\$0	\$0		x
12	16	\$6,560	\$6,560	\$0		x
13	12	\$4,380	\$4,380	\$0		x
14	2	\$800	\$800	\$0		x
15	23	\$10,700	\$10,700	\$0		x
16	1	\$240	\$240	\$0		x
17	0	\$0	\$0	\$0		x
18 a	11	\$2,460	\$2,460	\$0		x
18 b	2	\$720	\$720	\$0		x
18 c	2	\$1,120	\$1,120	\$0		x
18 d	8	\$750	\$750	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	2	\$360	\$360	\$0		x
19	8	\$520	\$520	\$0		x
20 a	84	\$3,060	\$3,060	\$0		x
20 b	3	\$2,500	\$2,500	\$0		x
20 c	1	\$1,000	\$1,000	\$0		x
20 d	34	\$2,720	\$2,720	\$0		x
21	1	\$1,500	\$1,500	\$0		x
TOTAL	375	\$55,545	\$55,545	\$0		x

Calendar Year: 2000
Notices of Compensation Due

Individual Exhibit 4
Page 1 of 2

Audit No: AHM-02-00-R-1

Subject: Farmers Insurance Group

Location: Orange

Type: INS

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1	\$43.08						\$43.08
2				\$107.35			\$107.35
3				\$187.42			\$187.42
4			\$1,201.89				\$1,201.89
5		\$765.58		\$76.56			\$842.14
6	\$54.00						\$54.00
7			\$291.85				\$291.85
8	\$25.71						\$25.71
9		\$1,295.00		\$129.50			\$1,424.50
10				\$66.00			\$66.00
11				\$12.51			\$12.51
12				\$381.31			\$381.31
13	\$71.65						\$71.65
14	\$154.28			\$15.42			\$169.70
15				\$64.95			\$64.95
16						\$28.37	\$28.37
17				\$106.67			\$106.67
18	\$258.34			\$14.88			\$273.22
19	\$411.43						\$411.43
20	\$47.92						\$47.92
21	\$530.22		\$47.61	\$53.02			\$630.85
SUBTOTAL	\$1,596.63	\$2,060.58	\$1,541.35	\$1,215.59	\$0.00	\$28.37	\$6,442.52

Individual Exhibit 4
Page 2 of 2

Type: INS

TOTAL	\$1,717.44	\$2,060.58	\$1,541.35	\$1,280.09	\$0.00	\$28.37	\$6,627.83
--------------	-------------------	-------------------	-------------------	-------------------	---------------	----------------	-------------------

Calendar Year: 2000

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: AHM-02-00-R-1

Subject: Farmers Insurance Group

Location: Orange

Type: INS

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	86	19	22.09%
2	Late First Pay Of PD	25	4	16.00%
3	Late First Pay Of VRMA	17	5	29.41%
4	Late Subsequent Indemnity Pay	63	20	31.75%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	113	30	26.55%
7	Late Ben. Notices (Indem.,Delay)	109	20	18.35%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	56	13	23.21%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	29	3	10.34%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	21	2	9.52%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	27	14	51.85%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	22	11	50.00%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	13	2	15.38%
15	Fail To Notify Employee of Procedure to Eval. PD	72	23	31.94%
16	Fail To Issue Denial Notice as Req.	59	1	1.69%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	101	23	22.77%
19	Claim Log Violations (# of Entries and Violations)	6,504	8	0.12%
20	Other Assessments	251	65	25.90%
21	Unsupported Denials	54	1	1.85%

Calendar Year: 2000
Penalty Assessments and Collections

Individual Exhibit 3

No. of Files Audited:	186	Audit No:	VNO-12-00-R-1	Type: INS
Indemnity	58	Subject:	Farmers Insurance Group	
Medical Only	65	Location:	Simi Valley	
Denied	59			
Complaints	0			
Additional Files	4			

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	7	\$990	\$990	\$0		x
2	2	\$140	\$140	\$0		x
3	2	\$40	\$40	\$0		x
4	33	\$2,650	\$2,650	\$0		x
5	0	\$0	\$0	\$0		x
6	21	\$1,680	\$1,680	\$0		x
7	7	0*	\$0	\$0		x
8	19	\$1,400	\$1,400	\$0		x
9	5	\$450	\$450	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	6	\$2,500	\$2,500	\$0		x
13	6	\$1,800	\$1,800	\$0		x
14	0	\$0	\$0	\$0		x
15	9	\$4,100	\$4,100	\$0		x
16	0	\$0	\$0	\$0		x
17	0	\$0	\$0	\$0		x
18 a	5	\$1,300	\$1,300	\$0		x
18 b	1	\$400	\$400	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	5	\$275	\$275	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	17	\$580	\$580	\$0		x
20 a	40	\$1,000	\$1,000	\$0		x
20 b	1	\$500	\$500	\$0		x
20 c	1	\$100	\$100	\$0		x
20 d	22	\$1,350	\$1,350	\$0		x
21	1	\$1,500	\$1,500	\$0		x
TOTAL	210	\$22,755	\$22,755	\$0		x

* Penalties were reduced to \$0 each based on low frequency (10% or less of randomly selected files with exposure for violations had assessments).

Individual Exhibit 4

Subject: Farmers Insurance Group

Type: INS

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1		\$1,395.80		\$196.52			\$1,592.32
2	\$1,075.03			\$187.50			\$1,262.53
3	\$141.43			\$14.14			\$155.57
4	\$14.70						\$14.70
5	\$70.00						\$70.00
6	\$585.77			\$58.58			\$644.35
TOTAL	\$1,886.93	\$1,395.80	\$0.00	\$456.74	\$0.00	\$0.00	\$3,739.47

Calendar Year: 2000

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: VNO-12-00-R-1

Subject: Farmers Insurance Group

Location: Simi Valley

Type: INS

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	45	6	13.33%
2	Late First Pay Of PD	19	1	5.26%
3	Late First Pay Of VRMA	12	1	8.33%
4	Late Subsequent Indemnity Pay	39	10	25.64%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	89	10	11.24%
7	Late Ben. Notices (Indem.,Delay)	89	7	7.87%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	51	8	15.69%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	34	4	11.76%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	22	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	29	6	20.69%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	17	5	29.41%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	3	0	0.00%
15	Fail To Notify Employee of Procedure to Eval. PD	42	7	16.67%
16	Fail To Issue Denial Notice as Req.	49	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	56	6	10.71%
19	Claim Log Violations (# of Entries and Violations)	6,025	16	0.27%
20	Other Assessments	182	27	14.84%
21	Unsupported Denials	49	1	2.04%

Calendar Year: 2000
Penalty Assessments and Collections

Individual Exhibit 3

No. of Files Audited:	170
Indemnity	57
Medical Only	64
Denied	49
Complaints	0
Additional Files	0

Audit No: SAC-06-00-R-1 Type: INS

Subject: Fireman's Fund Insurance

Location: Rancho Cordova

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	6	\$285	\$285	\$0		x
2	3	\$1,220	\$1,220	\$0		x
3	0	\$0	\$0	\$0		x
4	11	\$2,785	\$2,785	\$0		x
5	0	\$0	\$0	\$0		x
6	22	\$2,200	\$2,200	\$0		x
7	7	\$465	\$465	\$0		x
8	0	\$0	\$0	\$0		x
9	0	\$0	\$0	\$0		x
10	3	\$200	\$200	\$0		x
11	0	\$0	\$0	\$0		x
12	9	\$3,040	\$3,040	\$0		x
13	5	\$1,820	\$1,820	\$0		x
14	1	\$500	\$500	\$0		x
15	5	\$1,000	\$1,000	\$0		x
16	0	\$0	\$0	\$0		x
17	0	\$0	\$0	\$0		x
18 a	1	\$200	\$200	\$0		x
18 b	0	\$0	\$0	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	5	\$450	\$450	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	0	\$0	\$0	\$0		x
20 a	45	\$1,350	\$1,350	\$0		x
20 b	0	\$0	\$0	\$0		x
20 c	0	\$0	\$0	\$0		x
20 d	1	\$100	\$100	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	124	\$15,615	\$15,615	\$0		x

Calendar Year: 2000
Notices of Compensation Due

Individual Exhibit 4

Audit No: SAC-06-00-R-1

Subject: Fireman's Fund Insurance Company

Location: Rancho Cordova Type: INS

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1	\$394.68			\$752.86			\$752.86
2				\$36.70			\$431.38
3				\$351.00			\$351.00
4				\$1,443.82			\$1,443.82

Calendar Year: 2000

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: SAC-06-00-R-1

Subject: Fireman's Fund Insurance

Location: Rancho Cordova Type: INS

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	41	5	12.20%
2	Late First Pay Of PD	12	3	25.00%
3	Late First Pay Of VRMA	6	0	0.00%
4	Late Subsequent Indemnity Pay	32	5	15.63%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	59	22	37.29%
7	Late Ben. Notices (Indem.,Delay)	59	7	11.86%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	24	0	0.00%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	16	0	0.00%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	6	1	16.67%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	15	9	60.00%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	8	5	62.50%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	2	1	50.00%
15	Fail To Notify Employee of Procedure to Eval. PD	27	5	18.52%
16	Fail To Issue Denial Notice as Req.	49	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	48	4	8.33%
19	Claim Log Violations (# of Entries and Violations)	170	0	0.00%
20	Other Assessments	170	41	24.12%
21	Unsupported Denials	49	0	0.00%

Calendar Year: 2000
Penalty Assessments and Collections

Individual Exhibit 3

No. of Files Audited:	245	Audit No:	VNO-07-00-R-1	Type: INS
Indemnity	127			
Medical Only	65	Subject:	Golden Eagle Insurance	
Denied	51			
Complaints	0	Location:	Orange	
Additional Files	2			

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	20	\$1,810	\$1,810	\$0		x
2	1	\$20	\$20	\$0		x
3	0	\$0	\$0	\$0		x
4	16	\$1,875	\$1,875	\$0		x
5	0	\$0	\$0	\$0		x
6	50	\$4,925	\$4,925	\$0		x
7	58	\$3,655	\$3,655	\$0		x
8	23	\$1,900	\$1,900	\$0		x
9	5	\$325	\$325	\$0		x
10	2	\$120	\$120	\$0		x
11	0	\$0	\$0	\$0		x
12	0	\$0	\$0	\$0		x
13	4	\$1,200	\$1,200	\$0		x
14	0	\$0	\$0	\$0		x
15	14	\$4,600	\$4,600	\$0		x
16	0	\$0	\$0	\$0		x
17	1	\$80	\$80	\$0		x
18 a	12	\$1,800	\$1,800	\$0		x
18 b	4	\$2,000	\$2,000	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	1	\$75	\$75	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	5	\$340	\$340	\$0		x
20 a	26	\$650	\$650	\$0		x
20 b	0	\$0	\$0	\$0		x
20 c	0	\$0	\$0	\$0		x
20 d	16	\$1,000	\$1,000	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	258	\$26,375	\$26,375	\$0		x

Calendar Year: 2000
Notices of Compensation Due

Individual Exhibit 4

Audit No: VNO-07-00-R-1

Subject: Golden Eagle Insurnace

Location: Orange

Type: INS

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1		\$2,088.57		\$238.01			\$2,326.58
2	\$60.89						\$60.89
3	\$19.28						\$19.28
4	\$18.00						\$18.00
5	\$426.66	\$2,890.00		\$331.67			\$3,648.33
6	\$24.77						\$24.77
7	\$138.87			\$13.89			\$152.76
8	\$467.29			\$26.91			\$494.20
9	\$18.00						\$18.00
10	\$170.31			\$17.03			\$187.34
11	\$133.65			\$8.42			\$142.07
12		\$49.24		\$4.92			\$54.16
13	\$66.23			\$6.62			\$72.85
TOTAL	\$1,543.95	\$5,027.81	\$0.00	\$647.47	\$0.00	\$0.00	\$7,219.23

Calendar Year: 2000

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: VNO-07-00-R-1

Subject: Golden Eagle Insurance

Location: Orange

Type: INS

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	87	20	22.99%
2	Late First Pay Of PD	25	1	4.00%
3	Late First Pay Of VRMA	12	0	0.00%
4	Late Subsequent Indemnity Pay	66	11	16.67%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	122	29	23.77%
7	Late Ben. Notices (Indem.,Delay)	119	38	31.93%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	63	9	14.29%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	39	5	12.82%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	31	2	6.45%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	30	0	0.00%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	20	4	20.00%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	3	0	0.00%
15	Fail To Notify Employee of Procedure to Eval. PD	64	14	21.88%
16	Fail To Issue Denial Notice as Req.	55	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	1	N.A.
18	Unpaid Indemnity	98	13	13.27%
19	Claim Log Violations (# of Entries and Violations)	3,764	5	0.13%
20	Other Assessments	243	31	12.76%
21	Unsupported Denials	55	0	0.00%

Calendar Year: 2000
Penalty Assessments and Collections

Individual Exhibit 3

No. of Files Audited:	128	Audit No:	SFO-07-00-NR-1	Type: INS
Indemnity	89	Subject:	Grocers Insurance Compan	
Medical Only	27	Location:	Portland, OR	
Denied	9			
Complaints	2			
Additional Files	1			

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	13	\$890	\$890	\$0		x
2	2	\$480	\$480	\$0		x
3	1	\$800	\$800	\$0		x
4	60	\$3,645	\$3,645	\$0		x
5	0	\$0	\$0	\$0		x
6	40	\$4,000	\$4,000	\$0		x
7	18	\$1,200	\$1,200	\$0		x
8	0	\$0	\$0	\$0		x
9	0	\$0	\$0	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	8	\$3,760	\$3,760	\$0		x
13	5	\$1,300	\$1,300	\$0		x
14	2	\$620	\$620	\$0		x
15	8	\$3,000	\$3,000	\$0		x
16	0	\$0	\$0	\$0		x
17	0	\$0	\$0	\$0		x
18 a	7	\$1,680	\$1,680	\$0		x
18 b	2	\$2,000	\$2,000	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	17	\$1,320	\$1,320	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	22	\$1,075	\$1,075	\$0		x
20 a	13	\$400	\$400	\$0		x
20 b	2	\$1,000	\$1,000	\$0		x
20 c	3	\$6,800	\$6,800	\$0		x
20 d	4	\$350	\$350	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	227	\$34,320	\$34,320	\$0		x

Calendar Year: 2000
Notices of Compensation Due

Individual Exhibit 4

Audit No: SFO-07-00-NR-1

Subject: Grocers Insurance Company

Location: Portland, OR Type: INS

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1				\$133.02			\$133.02
2	\$477.19	\$4,284.00		\$457.41			\$5,218.60
3	\$128.47			\$5.95			\$134.42
4	\$46.81						\$46.81
5				\$22.08			\$22.08
6				\$61.42			\$61.42
7	\$36.30			\$30.46			\$66.76
8		\$6,272.00		\$696.20			\$6,968.20
9	\$68.58						\$68.58
10	\$91.14			\$175.72			\$266.86
11	\$375.28			\$37.53			\$412.81
12						\$4,463.53	\$4,463.53
13						\$353.37	\$353.37
TOTAL	\$1,223.77	\$10,556.00	\$0.00	\$1,619.79	\$0.00	\$4,816.90	\$18,216.46

Calendar Year: 2000

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: SFO-07-00-NR-1

Subject: Grocers Insurance Company

Location: Portland, OR

Type: INS

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	28	12	42.86%
2	Late First Pay Of PD	13	2	15.38%
3	Late First Pay Of VRMA	6	0	0.00%
4	Late Subsequent Indemnity Pay	31	17	54.84%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	39	18	46.15%
7	Late Ben. Notices (Indem.,Delay)	39	14	35.90%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	29	0	0.00%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	10	0	0.00%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	5	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	13	6	46.15%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	12	3	25.00%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	1	1	100.00%
15	Fail To Notify Employee of Procedure to Eval. PD	36	7	19.44%
16	Fail To Issue Denial Notice as Req.	9	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	37	11	29.73%
19	Claim Log Violations (# of Entries and Violations)	613	22	3.59%
20	Other Assessments	157	12	7.64%
21	Unsupported Denials	9	0	0.00%

Calendar Year: 2000
Penalty Assessments and Collections

Individual Exhibit 3

No. of Files Audited:	53	Audit No:	SAC-11-00-R-1	Type:	IN
Indemnity	14	Subject:	Hanover Insurance Group		
Medical Only	35	Location:	Roseville		
Denied	4				
Complaints	0				
Additional Files	0				

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	1	\$20	\$20	\$0		x
2	1	\$25	\$25	\$0		x
3	0	\$0	\$0	\$0		x
4	0	\$0	\$0	\$0		x
5	0	\$0	\$0	\$0		x
6	6	\$600	\$600	\$0		x
7	0	\$0	\$0	\$0		x
8	0	\$0	\$0	\$0		x
9	0	\$0	\$0	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	4	\$2,000	\$2,000	\$0		x
13	2	\$620	\$620	\$0		x
14	0	\$0	\$0	\$0		x
15	1	\$100	\$100	\$0		x
16	0	\$0	\$0	\$0		x
17	0	\$0	\$0	\$0		x
18 a	0	\$0	\$0	\$0		x
18 b	0	\$0	\$0	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	1	\$100	\$100	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	0	\$0	\$0	\$0		x
20 a	7	\$210	\$210	\$0		x
20 b	0	\$0	\$0	\$0		x
20 c	0	\$0	\$0	\$0		x
20 d	0	\$0	\$0	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	23	\$3,675	\$3,675	\$0		x

Individual Exhibit 4

Type: INS

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1				\$54.86			\$54.86
TOTAL	\$0.00	\$0.00	\$0.00	\$54.86	\$0.00	\$0.00	\$54.86

Calendar Year: 2000

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: SAC-11-00-R-1

Subject: Hanover insurance Group

Location: Roseville

Type: INS

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	11	1	9.09%
2	Late First Pay Of PD	6	1	16.67%
3	Late First Pay Of VRMA	0	0	0.00%
4	Late Subsequent Indemnity Pay	0	0	0.00%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	11	3	27.27%
7	Late Ben. Notices (Indem.,Delay)	11	0	0.00%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	2	0	0.00%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	3	0	0.00%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	0	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	4	4	100.00%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	3	2	66.67%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	0	0	0.00%
15	Fail To Notify Employee of Procedure to Eval. PD	10	1	10.00%
16	Fail To Issue Denial Notice as Req.	0	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	11	1	9.09%
19	Claim Log Violations (# of Entries and Violations)	94	0	0.00%
20	Other Assessments	14	5	35.71%
21	Unsupported Denials	4	0	0.00%

Calendar Year: 2000
Penalty Assessments and Collections

Individual Exhibit 3

No. of Files Audited:	166	Audit No:	AHM-07-00-R-5	Type:	TPA
Indemnity	86				
Medical Only	55	Subject:	Helmsman		
Denied	21		Management Services		
Complaints	4				
Additional Files	0	Location:	Orange		

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	14	\$1,175	\$1,175	\$0		x
2	8	\$1,865	\$1,865	\$0		x
3	1	\$75	\$75	\$0		x
4	33	\$3,745	\$3,745	\$0		x
5	0	\$0	\$0	\$0		x
6	28	\$2,800	\$2,800	\$0		x
7	31	\$2,130	\$2,130	\$0		x
8	4	\$220	\$220	\$0		x
9	1	\$60	\$60	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	11	\$4,860	\$4,860	\$0		x
13	5	\$1,840	\$1,840	\$0		x
14	0	\$0	\$0	\$0		x
15	10	\$3,050	\$3,050	\$0		x
16	5	\$2,000	\$2,000	\$0		x
17	0	\$0	\$0	\$0		x
18 a	15	\$6,420	\$6,420	\$0		x
18 b	4	\$1,440	\$1,440	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	13	\$1,080	\$1,080	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	2	\$100	\$100	\$0		x
20 a	13	\$390	\$390	\$0		x
20 b	2	\$1,600	\$1,600	\$0		x
20 c	0	\$0	\$0	\$0		x
20 d	40	\$4,000	\$4,000	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	240	\$38,850	\$38,850	\$0		x

Calendar Year: 2000
Notices of Compensation Due

Individual Exhibit 4

Audit No: AHM-07-00-R-5

Subject: Helmsman Management Services

Location: Orange

Type: TPA

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1				\$32.27			\$32.27
2				\$714.00			\$714.00
3	\$45.71			\$170.57			\$216.28
4		\$129.00		\$12.90			\$141.90
5	\$70.00			\$7.00			\$77.00
6	\$122.38			\$12.24			\$134.62
7	\$14.70			\$1.47			\$16.17
8	\$3,745.70			\$491.90			\$4,237.60
9	\$507.72	\$741.64		\$116.87			\$1,366.23
10	\$694.29			\$69.43			\$763.72
11	\$592.00			\$59.20			\$651.20
12		\$1,680.00		\$168.00			\$1,848.00
13		\$535.34		\$74.34			\$609.68
14	\$30.00			\$3.00			\$33.00
15				\$100.00			\$100.00
16	\$36.66			\$3.67			\$40.33
17	\$670.65			\$125.37			\$796.02
18				\$12.00			\$12.00
19	\$217.93			\$77.74			\$295.67
20	\$875.79			\$87.58			\$963.37
TOTAL	\$7,623.53	\$3,085.98	\$0.00	\$2,339.55	\$0.00	\$0.00	\$13,049.06

Calendar Year: 2000

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: AHM-07-00-R-5

Subject: Helmsman Management Services

Location: Orange Type: TPA

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	48	13	27.08%
2	Late First Pay Of PD	32	6	18.75%
3	Late First Pay Of VRMA	6	1	16.67%
4	Late Subsequent Indemnity Pay	39	13	33.33%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	65	18	27.69%
7	Late Ben. Notices (Indem.,Delay)	65	20	30.77%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	44	2	4.55%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	10	0	0.00%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	13	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	17	10	58.82%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	8	3	37.50%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	4	0	0.00%
15	Fail To Notify Employee of Procedure to Eval. PD	37	8	21.62%
16	Fail To Issue Denial Notice as Req.	22	4	18.18%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	55	18	32.73%
19	Claim Log Violations (# of Entries and Violations)	589	2	0.34%
20	Other Assessments	162	37	22.84%
21	Unsupported Denials	22	0	0.00%

Calendar Year: 2000
Penalty Assessments and Collections

Individual Exhibit 3

No. of Files Audited:	177	Audit No:	OAK-02-00-R-5	Type:	TPA
Indemnity	57	Subject:	Innovative Care Systems		
Medical Only	66	Location:	San Ramon		
Denied	52				
Complaints	2				
Additional Files	0				

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	0	\$0	\$0	\$0		x
2	3	\$125	\$125	\$0		x
3	0	\$0	\$0	\$0		x
4	1	\$40	\$40	\$0		x
5	0	\$0	\$0	\$0		x
6	10	\$1,000	\$1,000	\$0		x
7	17	\$1,040	\$1,040	\$0		x
8	0	\$0	\$0	\$0		x
9	0	\$0	\$0	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	3	\$1,220	\$1,220	\$0		x
13	2	\$600	\$600	\$0		x
14	0	\$0	\$0	\$0		x
15	2	\$720	\$720	\$0		x
16	0	\$0	\$0	\$0		x
17	0	\$0	\$0	\$0		x
18 a	1	\$100	\$100	\$0		x
18 b	1	\$200	\$200	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	2	\$200	\$200	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	0	\$0	\$0	\$0		x
20 a	0	\$0	\$0	\$0		x
20 b	0	\$0	\$0	\$0		x
20 c	0	\$0	\$0	\$0		x
20 d	0	\$0	\$0	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	42	\$5,245	\$5,245	\$0		x

Individual Exhibit 4

Type: TPA

[illegible]

Calendar Year: 2000

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: OAK-02-00-R-5

Subject: Innovative Care Systems

Location: San Ramon

Type: TPA

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	8	0	0.00%
2	Late First Pay Of PD	11	3	27.27%
3	Late First Pay Of VRMA	0	0	0.00%
4	Late Subsequent Indemnity Pay	19	1	5.26%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	39	8	20.51%
7	Late Ben. Notices (Indem.,Delay)	39	17	43.59%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	12	0	0.00%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	10	0	0.00%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	1	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	4	3	75.00%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	4	2	50.00%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	0	0	0.00%
15	Fail To Notify Employee of Procedure to Eval. PD	27	2	7.41%
16	Fail To Issue Denial Notice as Req.	52	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	35	4	11.43%
19	Claim Log Violations (# of Entries and Violations)	172	0	0.00%
20	Other Assessments	0	0	0.00%
21	Unsupported Denials	52	0	0.00%

Calendar Year: 2000
Penalty Assessments and Collections

Individual Exhibit 3

No. of Files Audited:	132	Audit No:	VNO-06-00-R-5	Type:	TPA
Indemnity	46	Subject:	Innovative Care Systems		
Medical Only	59	Location:	Torrance		
Denied	27				
Complaints	0				
Additional Files	0				

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	12	\$600	\$600	\$0		x
2	0	\$0	\$0	\$0		x
3	0	\$0	\$0	\$0		x
4	5	\$250	\$250	\$0		x
5	0	\$0	\$0	\$0		x
6	2	0*	\$0	\$0		x
7	0	\$0	\$0	\$0		x
8	0	\$0	\$0	\$0		x
9	0	\$0	\$0	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	0	\$0	\$0	\$0		x
13	0	\$0	\$0	\$0		x
14	0	\$0	\$0	\$0		x
15	1	\$320	\$320	\$0		x
16	0	\$0	\$0	\$0		x
17	0	\$0	\$0	\$0		x
18 a	3	\$300	\$300	\$0		x
18 b	0	\$0	\$0	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	0	\$0	\$0	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	2	\$40	\$40	\$0		x
20 a	0	\$0	\$0	\$0		x
20 b	0	\$0	\$0	\$0		x
20 c	0	\$0	\$0	\$0		x
20 d	3	\$120	\$120	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	28	\$1,630	\$1,630	\$0		x

* Penalties were reduced to \$0 each based on low frequency (10% or less of randomly selected files with exposure for violations had assessments).

Individual Exhibit 4

Type: TPA

[illegible]

Calendar Year: 2000

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: VNO-06-00-R-5

Subject: Innovative Care Systems

Location: Torrance

Type: TPA

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	42	11	26.19%
2	Late First Pay Of PD	12	0	0.00%
3	Late First Pay Of VRMA	4	0	0.00%
4	Late Subsequent Indemnity Pay	28	5	17.86%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	70	2	2.86%
7	Late Ben. Notices (Indem.,Delay)	70	0	0.00%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	12	0	0.00%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	8	0	0.00%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	5	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	10	0	0.00%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	5	0	0.00%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	8	0	0.00%
15	Fail To Notify Employee of Procedure to Eval. PD	44	1	2.27%
16	Fail To Issue Denial Notice as Req.	25	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	48	3	6.25%
19	Claim Log Violations (# of Entries and Violations)	768	2	0.26%
20	Other Assessments	132	1	0.76%
21	Unsupported Denials	27	0	0.00%

Calendar Year: 2000
Penalty Assessments and Collections

Individual Exhibit 3

No. of Files Audited:	150	Audit No:	AHM-08-00-R-5	Type:	TPA
Indemnity	53				
Medical Only	62	Subject:	JT2 Integrated Resources		
Denied	31				
Complaints	4	Location:	Costa Mesa		
Additional Files	0				

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	3	\$850	\$850	\$0		x
2	3	\$370	\$370	\$0		x
3	0	\$0	\$0	\$0		x
4	5	\$750	\$750	\$0		x
5	0	\$0	\$0	\$0		x
6	14	\$1,120	\$1,120	\$0		x
7	25	\$1,185	\$1,185	\$0		x
8	17	\$1,175	\$1,175	\$0		x
9	4	\$240	\$240	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	1	\$100	\$100	\$0		x
13	3	\$1,480	\$1,480	\$0		x
14	0	\$0	\$0	\$0		x
15	1	\$80	\$80	\$0		x
16	1	\$400	\$400	\$0		x
17	0	\$0	\$0	\$0		x
18 a	2	\$300	\$300	\$0		x
18 b	2	\$1,200	\$1,200	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	2	\$200	\$200	\$0		x
18 e	1	\$100	\$100	\$0		x
18 f	0	\$0	\$0	\$0		x
19	1	\$20	\$20	\$0		x
20 a	5	\$160	\$160	\$0		x
20 b	0	\$0	\$0	\$0		x
20 c	0	\$0	\$0	\$0		x
20 d	3	\$240	\$240	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	93	\$9,970	\$9,970	\$0		x

Individual Exhibit 4

Location: Costa Mesa **Type:** TPA

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1		\$22.85		\$2.29			\$25.14
2	\$41.68			\$4.17			\$45.85
3	\$420.00			\$42.00			\$462.00
4	\$448.15			\$44.81			\$492.96
5				\$116.59			\$116.59
6				\$116.57			\$116.57
7	\$3,788.57						\$3,788.57
TOTAL	\$4,698.40	\$22.85	\$0.00	\$326.43	\$0.00	\$0.00	\$5,047.68

Calendar Year: 2000

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: AHM-08-00-R-5

Subject: JT2 Integrated Resources

Location: Costa Mesa

Type: TPA

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	12	3	25.00%
2	Late First Pay Of PD	15	3	20.00%
3	Late First Pay Of VRMA	1	0	0.00%
4	Late Subsequent Indemnity Pay	17	4	23.53%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	71	10	14.08%
7	Late Ben. Notices (Indem.,Delay)	71	21	29.58%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	24	5	20.83%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	15	1	6.67%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	0	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	7	1	14.29%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	2	2	100.00%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	0	0	0.00%
15	Fail To Notify Employee of Procedure to Eval. PD	40	1	2.50%
16	Fail To Issue Denial Notice as Req.	32	1	3.13%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	51	6	11.76%
19	Claim Log Violations (# of Entries and Violations)	1,363	1	0.07%
20	Other Assessments	150	5	3.33%
21	Unsupported Denials	31	0	0.00%

Calendar Year: 2000
Penalty Assessments and Collections

Individual Exhibit 3

No. of Files Audited:	275	Audit No:	AHM-14-00-NR- Type: TPA
Indemnity	130		
Medical Only	66	Subject:	Keenan & Associates
Denied	60		
Complaints	19	Location:	Torrance
Additional Files	0		

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	23	\$3,740	\$3,740	\$0		x
2	14	\$3,165	\$3,165	\$0		x
3	5	\$1,075	\$1,075	\$0		x
4	74	\$7,245	\$7,245	\$0		x
5	0	\$0	\$0	\$0		x
6	50	\$4,000	\$4,000	\$0		x
7	55	\$4,000	\$4,000	\$0		x
8	161	\$13,440	\$13,440	\$0		x
9	22	\$1,650	\$1,650	\$0		x
10	3	\$180	\$180	\$0		x
11	1	\$300	\$300	\$0		x
12	8	\$3,000	\$3,000	\$0		x
13	9	\$3,740	\$3,740	\$0		x
14	2	\$600	\$600	\$0		x
15	10	\$3,700	\$3,700	\$0		x
16	0	\$0	\$0	\$0		x
17	0	\$0	\$0	\$0		x
18 a	17	\$6,000	\$6,000	\$0		x
18 b	3	\$460	\$460	\$0		x
18 c	2	\$1,120	\$1,120	\$0		x
18 d	30	\$2,420	\$2,420	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	3	\$240	\$240	\$0		x
20 a	19	\$475	\$475	\$0		x
20 b	1	\$1,000	\$1,000	\$0		x
20 c	3	\$2,025	\$2,025	\$0		x
20 d	36	\$3,450	\$3,450	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	551	\$67,025	\$67,025	\$0		x

Calendar Year: 2000
Notices of Compensation Due

Individual Exhibit 4
Page 1 of 2

Audit No: AHM-14-00-NR-5

Subject: Keenan & Associates

Location: Torrance

Type: TPA

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1				\$184.19			\$184.19
2		\$18.57	\$35.14	\$1.85			\$55.56
3	\$62.90			\$630.43			\$693.33
4	\$174.66			\$17.47			\$192.13
5	\$38.58						\$38.58
6				\$28.00			\$28.00
7				\$42.00			\$42.00
8		\$3,480.00		\$601.88			\$4,081.88
9	\$498.26			\$375.23			\$873.49
10				\$13.43			\$13.43
11				\$152.00			\$152.00
12	\$166.47						\$166.47
13	\$10,541.91			\$796.45			\$11,338.36
14	\$395.31			\$30.94			\$426.25
15		\$775.28		\$240.43			\$1,015.71
16	\$2,697.60			\$286.00			\$2,983.60
17	\$18.30						\$18.30
18				\$75.43			\$75.43
19				\$32.00			\$32.00
20	\$1,260.00						\$1,260.00
21				\$680.19			\$680.19
SUBTOTAL	\$15,853.99	\$4,273.85	\$35.14	\$4,187.92	\$0.00	\$0.00	\$24,350.90

Individual Exhibit 4
Page 2 of 2

Type: TPA

TOTAL	\$16,418.72	\$4,273.85	\$35.14	\$4,187.92	\$0.00	\$0.00	\$24,915.63
--------------	--------------------	-------------------	----------------	-------------------	---------------	---------------	--------------------

Calendar Year: 2000

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: AHM-14-00-NR-5

Subject: Keenan & Associates

Location: Torrance

Type: TPA

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	50	13	26.00%
2	Late First Pay Of PD	23	4	17.39%
3	Late First Pay Of VRMA	8	1	12.50%
4	Late Subsequent Indemnity Pay	39	14	35.90%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	123	16	13.01%
7	Late Ben. Notices (Indem.,Delay)	123	40	32.52%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	55	19	34.55%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	50	9	18.00%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	15	1	6.67%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	17	4	23.53%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	12	4	33.33%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	5	1	20.00%
15	Fail To Notify Employee of Procedure to Eval. PD	68	8	11.76%
16	Fail To Issue Denial Notice as Req.	61	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	92	21	22.83%
19	Claim Log Violations (# of Entries and Violations)	7,130	2	0.03%
20	Other Assessments	256	18	7.03%
21	Unsupported Denials	60	0	0.00%

Calendar Year: 2000
Penalty Assessments and Collections

Individual Exhibit 3

No. of Files Audited:	187
Indemnity	55
Medical Only	66
Denied	51
Complaints	8
Additional Files	7

Audit No: VNO-14-00-NR- Type: SI

Subject: Marriott Claims Services

Location: Santa Ana

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	10	\$600	\$600	\$0		x
2	11	\$1,670	\$1,670	\$0		x
3	0	\$0	\$0	\$0		x
4	24	\$2,390	\$2,390	\$0		x
5	0	\$0	\$0	\$0		x
6	18	\$1,400	\$1,400	\$0		x
7	37	\$1,825	\$1,825	\$0		x
8	75	\$5,600	\$5,600	\$0		x
9	1	\$60	\$60	\$0		x
10	2	\$200	\$200	\$0		x
11	1	\$500	\$500	\$0		x
12	9	\$3,540	\$3,540	\$0		x
13	8	\$2,700	\$2,700	\$0		x
14	2	\$980	\$980	\$0		x
15	7	\$2,600	\$2,600	\$0		x
16	3	\$240	\$240	\$0		x
17	1	\$80	\$80	\$0		x
18 a	4	\$1,360	\$1,360	\$0		x
18 b	2	\$1,140	\$1,140	\$0		x
18 c	1	\$1,000	\$1,000	\$0		x
18 d	4	\$390	\$390	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	1	\$300	\$300	\$0		x
19	11	\$880	\$880	\$0		x
20 a	43	\$1,290	\$1,290	\$0		x
20 b	0	\$0	\$0	\$0		x
20 c	5	\$7,920	\$7,920	\$0		x
20 d	19	\$2,720	\$2,720	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	299	\$41,385	\$41,385	\$0		x

Calendar Year: 2000
Notices of Compensation Due

Individual Exhibit 4

Audit No: VNO-14-00-NR-2

Subject: Marriott Claims Services

Location: Santa Ana

Type: SI

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1	\$84.68						\$84.68
2		\$3,642.87	\$4,015.41	\$364.29			\$8,022.57
3				\$78.83			\$78.83
4				\$26.64			\$26.64
5	\$34.06			\$3.40			\$37.46
6				\$44.00			\$44.00
7	\$3,061.28			\$306.13			\$3,367.41
8	\$24.49						\$24.49
9				\$733.72			\$733.72
10		\$437.15		\$24.29			\$461.44
11						\$106.03	\$106.03
TOTAL	\$3,204.51	\$4,080.02	\$4,015.41	\$1,581.30	\$0.00	\$106.03	\$12,987.27

Calendar Year: 2000

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: VNO-14-00-NR-2

Subject: Marriott Claims Services

Location: Santa Ana

Type: SI

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	39	9	23.08%
2	Late First Pay Of PD	16	5	31.25%
3	Late First Pay Of VRMA	4	0	0.00%
4	Late Subsequent Indemnity Pay	34	13	38.24%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	67	10	14.93%
7	Late Ben. Notices (Indem.,Delay)	66	15	22.73%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	42	10	23.81%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	33	1	3.03%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	6	1	16.67%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	15	9	60.00%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	13	8	61.54%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	3	2	66.67%
15	Fail To Notify Employee of Procedure to Eval. PD	35	6	17.14%
16	Fail To Issue Denial Notice as Req.	56	3	5.36%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	48	10	20.83%
19	Claim Log Violations (# of Entries and Violations)	4,138	8	0.19%
20	Other Assessments	172	37	21.51%
21	Unsupported Denials	56	0	0.00%

Calendar Year: 2000**Individual Exhibit 3****Penalty Assessments and Collections**

No. of Files Audited:	9
Indemnity	2
Medical Only	7
Denied	0
Complaints	0
Additional Files	0

Audit No: SFO-06-00-R-2 Type: SI**Subject: Matson Navigation Company****Location: San Francisco**

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	0	\$0	\$0	\$0		x
2	1	\$100	\$100	\$0		x
3	0	\$0	\$0	\$0		x
4	1	\$25	\$25	\$0		x
5	0	\$0	\$0	\$0		x
6	1	\$100	\$100	\$0		x
7	0	\$0	\$0	\$0		x
8	0	\$0	\$0	\$0		x
9	0	\$0	\$0	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	0	\$0	\$0	\$0		x
13	0	\$0	\$0	\$0		x
14	0	\$0	\$0	\$0		x
15	1	\$400	\$400	\$0		x
16	0	\$0	\$0	\$0		x
17	0	\$0	\$0	\$0		x
18 a	0	\$0	\$0	\$0		x
18 b	0	\$0	\$0	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	0	\$0	\$0	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	0	\$0	\$0	\$0		x
20 a	0	\$0	\$0	\$0		x
20 b	0	\$0	\$0	\$0		x
20 c	0	\$0	\$0	\$0		x
20 d	0	\$0	\$0	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	4	\$625	\$625	\$0		x

Individual Exhibit 4

Location: San Francisco **Type:** SI

[illegible]

Calendar Year: 2000

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: SFO-06-00-R-2

Subject: Matson Navigation Company

Location: San Francisco Type: SI

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	1	0	0.00%
2	Late First Pay Of PD	1	1	100.00%
3	Late First Pay Of VRMA	0	0	0.00%
4	Late Subsequent Indemnity Pay	1	1	100.00%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	2	1	50.00%
7	Late Ben. Notices (Indem.,Delay)	2	0	0.00%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	1	0	0.00%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	0	0	0.00%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	0	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	0	0	0.00%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	0	0	0.00%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	0	0	0.00%
15	Fail To Notify Employee of Procedure to Eval. PD	2	1	50.00%
16	Fail To Issue Denial Notice as Req.	0	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	2	0	0.00%
19	Claim Log Violations (# of Entries and Violations)	10	0	0.00%
20	Other Assessments	9	0	0.00%
21	Unsupported Denials	0	0	0.00%

Calendar Year: 2000
Penalty Assessments and Collections

Individual Exhibit 3

No. of Files Audited:	156	Audit No:	AHM-04-00-NR-2	Type:	SI
Indemnity	68				
Medical Only	59	Subject:	National R.V., Inc.		
Denied	6				
Complaints	23	Location:	Perris		
Additional Files	0				

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	4	\$140	\$140	\$0		x
2	6	\$1,870	\$1,870	\$0		x
3	0	\$0	\$0	\$0		x
4	25	\$2,630	\$2,630	\$0		x
5	0	\$0	\$0	\$0		x
6	114	\$11,400	\$11,400	\$0		x
7	54	\$4,830	\$4,830	\$0		x
8	57	\$4,950	\$4,950	\$0		x
9	1	\$25	\$25	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	15	\$7,080	\$7,080	\$0		x
13	10	\$4,920	\$4,920	\$0		x
14	0	\$0	\$0	\$0		x
15	31	\$15,200	\$15,200	\$0		x
16	6	\$2,900	\$2,900	\$0		x
17	0	\$0	\$0	\$0		x
18 a	14	\$5,180	\$5,180	\$0		x
18 b	3	\$2,240	\$2,240	\$0		x
18 c	3	\$2,020	\$2,020	\$0		x
18 d	19	\$1,630	\$1,630	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	7	\$440	\$440	\$0		x
20 a	16	\$1,130	\$1,130	\$0		x
20 b	5	\$240	\$240	\$0		x
20 c	2	\$5,600	\$5,600	\$0		x
20 d	30	\$3,060	\$3,060	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	422	\$77,485	\$77,485	\$0		x

Calendar Year: 2000
Notices of Compensation Due

Individual Exhibit 4

Audit No: AHM-04-00-NR-2

Subject: National R.V., Inc.

Location: Perris

Type: SI

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1	\$277.42			\$27.75			\$305.17
2	\$207.27			\$69.80			\$277.07
3	\$75.96						\$75.96
4	\$123.52			\$12.35			\$135.87
5				\$459.43			\$459.43
6		\$447.20		\$92.72			\$539.92
7	\$431.64	\$5,394.28		\$613.72			\$6,439.64
8	\$3,388.10			\$444.16			\$3,832.26
9			\$64.10	\$295.64			\$359.74
10		\$5,633.56		\$563.36			\$6,196.92
11	\$29.07						\$29.07
12				\$130.20			\$130.20
13	\$41.87			\$0.52			\$42.39
14			\$774.40				\$774.40
15	\$95.46			\$9.55			\$105.01
16	\$176.95			\$13.89			\$190.84
17	\$916.96		\$952.10	\$139.22			\$2,008.28
18				\$53.17			\$53.17
19				\$228.00			\$228.00
20	\$433.60			\$30.97			\$464.57
21				\$416.00			\$416.00
TOTAL	\$6,197.82	\$11,475.04	\$1,790.60	\$3,600.45	\$0.00	\$0.00	\$23,063.91

Calendar Year: 2000
Notices of Compensation Due

Individual Exhibit 4
Page 1 of 2

Audit No: AHM-04-00-NR-2

Subject: National R.V., Inc.

Location: Perris

Type: SI

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1	\$277.42			\$27.75			\$305.17
2	\$207.27			\$69.80			\$277.07
3	\$75.96						\$75.96
4	\$123.52			\$12.35			\$135.87
5				\$459.43			\$459.43
6		\$447.20		\$92.72			\$539.92
7	\$431.64	\$5,394.28		\$613.72			\$6,439.64
8	\$3,388.10			\$444.16			\$3,832.26
9			\$64.10	\$295.64			\$359.74
10		\$5,633.56		\$563.36			\$6,196.92
11	\$29.07						\$29.07
12				\$130.20			\$130.20
13	\$41.87			\$0.52			\$42.39
14			\$774.40				\$774.40
15	\$95.46			\$9.55			\$105.01
16	\$176.95			\$13.89			\$190.84
17	\$916.96		\$952.10	\$139.22			\$2,008.28
18				\$53.17			\$53.17
19				\$228.00			\$228.00
20	\$433.60			\$30.97			\$464.57
21				\$416.00			\$416.00
SUBTOTAL	\$6,197.82	\$11,475.04	\$1,790.60	\$3,600.45	\$0.00	\$0.00	\$23,063.91

Individual Exhibit 4
Page 2 of 2

Type: SI

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty interest, or other	Total
22	\$1,563.03			\$118.41			\$1,681.44
SUBTOTAL	\$1,563.03	\$0.00	\$0.00	\$118.41	\$0.00	\$0.00	\$1,681.44
Page 1	\$6,197.82	\$11,475.04	\$1,790.60	\$3,600.45	\$0.00	\$0.00	\$23,063.91
TOTAL	\$7,760.85	\$11,475.04	\$1,790.60	\$3,718.86	\$0.00	\$0.00	\$24,745.35

Calendar Year: 2000

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: AHM-04-00-NR-2

Subject: National R.V., Inc.

Location: Perris

Type: SI

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	38	3	7.89%
2	Late First Pay Of PD	14	6	42.86%
3	Late First Pay Of VRMA	2	0	0.00%
4	Late Subsequent Indemnity Pay	27	15	55.56%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	41	24	58.54%
7	Late Ben. Notices (Indem.,Delay)	30	21	70.00%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	17	7	41.18%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	8	1	12.50%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	1	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	12	10	83.33%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	7	3	42.86%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	1	0	0.00%
15	Fail To Notify Employee of Procedure to Eval. PD	27	17	62.96%
16	Fail To Issue Denial Notice as Req.	6	2	33.33%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	40	17	42.50%
19	Claim Log Violations (# of Entries and Violations)	632	6	0.95%
20	Other Assessments	128	28	21.88%
21	Unsupported Denials	6	0	0.00%

Calendar Year: 2000
Penalty Assessments and Collections

Individual Exhibit 3

No. of Files Audited:	145
Indemnity	53
Medical Only	59
Denied	32
Complaints	1
Additional Files	0

Audit No: VNO-05-00-R-1 Type: INS

Subject: Paula Insurance Company

Location: Oxnard

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	9	\$675	\$675	\$0		x
2	0	\$0	\$0	\$0		x
3	0	\$0	\$0	\$0		x
4	4	\$610	\$610	\$0		x
5	0	\$0	\$0	\$0		x
6	2	0*	\$0	\$0		x
7	2	0*	\$0	\$0		x
8	7	\$375	\$375	\$0		x
9	2	\$100	\$100	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	3	\$1,220	\$1,220	\$0		x
13	2	\$800	\$800	\$0		x
14	0	\$0	\$0	\$0		x
15	4	\$1,280	\$1,280	\$0		x
16	1	\$80	\$80	\$0		x
17	0	\$0	\$0	\$0		x
18 a	4	\$500	\$500	\$0		x
18 b	0	\$0	\$0	\$0		x
18 c	1	\$300	\$300	\$0		x
18 d	1	\$100	\$100	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	0	\$0	\$0	\$0		x
20 a	6	\$120	\$120	\$0		x
20 b	0	\$0	\$0	\$0		x
20 c	3	\$1,440	\$1,440	\$0		x
20 d	2	\$80	\$80	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	53	\$7,680	\$7,680	\$0		x

* Penalties were reduced to \$0 each based on low frequency (10% or less of randomly selected files with exposure for violations had assessments).

Individual Exhibit 4

Type: INS

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1	\$32.76			\$3.28			\$36.04
2				\$140.00			\$140.00
3			\$230.69				\$230.69
4	\$22.45						\$22.45
5	\$153.98			\$11.73			\$165.71
6	\$58.28						\$58.28
TOTAL	\$267.47	\$0.00	\$230.69	\$155.01	\$0.00	\$0.00	\$653.17

Calendar Year: 2000

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: VNO-05-00-R-1

Subject: Paula Insurance Company

Location: Oxnard Type: INS

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	40	9	22.50%
2	Late First Pay Of PD	6	0	0.00%
3	Late First Pay Of VRMA	4	0	0.00%
4	Late Subsequent Indemnity Pay	23	3	13.04%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	57	2	3.51%
7	Late Ben. Notices (Indem.,Delay)	57	2	3.51%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	25	4	16.00%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	15	2	13.33%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	4	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	8	3	37.50%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	4	1	25.00%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	2	0	0.00%
15	Fail To Notify Employee of Procedure to Eval. PD	40	4	10.00%
16	Fail To Issue Denial Notice as Req.	31	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	47	6	12.77%
19	Claim Log Violations (# of Entries and Violations)	1,153	0	0.00%
20	Other Assessments	144	6	4.17%
21	Unsupported Denials	32	0	0.00%

Calendar Year: 2000
Penalty Assessments and Collections

Individual Exhibit 3

No. of Files Audited:	167
Indemnity	55
Medical Only	63
Denied	44
Complaints	3
Additional Files	2

Audit No: SAC-10-00-R-5 Type: TPA

Subject: Pegasus Risk Management

Location: Modesto

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	6	\$385	\$385	\$0		x
2	1	\$120	\$120	\$0		x
3	0	\$0	\$0	\$0		x
4	11	\$635	\$635	\$0		x
5	0	\$0	\$0	\$0		x
6	13	\$1,040	\$1,040	\$0		x
7	28	\$1,485	\$1,485	\$0		x
8	1	\$20	\$20	\$0		x
9	0	\$0	\$0	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	5	\$2,300	\$2,300	\$0		x
13	3	\$700	\$700	\$0		x
14	0	\$0	\$0	\$0		x
15	3	\$480	\$480	\$0		x
16	1	\$320	\$320	\$0		x
17	0	\$0	\$0	\$0		x
18 a	2	\$160	\$160	\$0		x
18 b	0	\$0	\$0	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	1	\$60	\$60	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	2	\$40	\$40	\$0		x
20 a	2	\$40	\$40	\$0		x
20 b	0	\$0	\$0	\$0		x
20 c	0	\$0	\$0	\$0		x
20 d	1	\$80	\$80	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	80	\$7,865	\$7,865	\$0		x

Individual Exhibit 4

Type: TPA

[illegible]

Calendar Year: 2000

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: SAC-10-00-R-5

Subject: Pegasus Risk Management

Location: Modesto

Type: TPA

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	39	5	12.82%
2	Late First Pay Of PD	14	1	7.14%
3	Late First Pay Of VRMA	8	0	0.00%
4	Late Subsequent Indemnity Pay	32	8	25.00%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	55	11	20.00%
7	Late Ben. Notices (Indem.,Delay)	55	14	25.45%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	35	1	2.86%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	18	0	0.00%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	6	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	13	5	38.46%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	7	3	42.86%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	5	0	0.00%
15	Fail To Notify Employee of Procedure to Eval. PD	37	3	8.11%
16	Fail To Issue Denial Notice as Req.	44	1	2.27%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	45	2	4.44%
19	Claim Log Violations (# of Entries and Violations)	2,108	2	0.09%
20	Other Assessments	162	3	1.85%
21	Unsupported Denials	44	0	0.00%

Calendar Year: 2000**Individual Exhibit 3****Penalty Assessments and Collections**

No. of Files Audited:	25
Indemnity	11
Medical Only	5
Denied	9
Complaints	0
Additional Files	0

Audit No: VNO-13-00-R-5 Type: TPA**Subject: Power & Associates****Location: Creston**

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	4	\$150	\$150	\$0		x
2	0	\$0	\$0	\$0		x
3	0	\$0	\$0	\$0		x
4	3	\$190	\$190	\$0		x
5	0	\$0	\$0	\$0		x
6	6	\$600	\$600	\$0		x
7	3	\$155	\$155	\$0		x
8	1	\$75	\$75	\$0		x
9	0	\$0	\$0	\$0		x
10	3	\$290	\$290	\$0		x
11	0	\$0	\$0	\$0		x
12	0	\$0	\$0	\$0		x
13	0	\$0	\$0	\$0		x
14	0	\$0	\$0	\$0		x
15	2	\$620	\$620	\$0		x
16	1	\$100	\$100	\$0		x
17	0	\$0	\$0	\$0		x
18 a	2	\$480	\$480	\$0		x
18 b	0	\$0	\$0	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	1	\$90	\$90	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	0	\$0	\$0	\$0		x
20 a	8	\$240	\$240	\$0		x
20 b	0	\$0	\$0	\$0		x
20 c	0	\$0	\$0	\$0		x
20 d	0	\$0	\$0	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	34	\$2,990	\$2,990	\$0		x

Individual Exhibit 4

Type: TPA

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1	\$149.56 \$128.57			\$28.18			\$28.18
2				\$14.96			\$164.52
3							\$128.57
TOTAL	\$278.13	\$0.00	\$0.00	\$43.14	\$0.00	\$0.00	\$321.27

Calendar Year: 2000

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: VNO-13-00-R-5

Subject: Power & Associates

Location: Creston

Type: TPA

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	7	4	57.14%
2	Late First Pay Of PD	1	0	0.00%
3	Late First Pay Of VRMA	1	0	0.00%
4	Late Subsequent Indemnity Pay	6	3	50.00%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	13	5	38.46%
7	Late Ben. Notices (Indem.,Delay)	12	3	25.00%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	6	1	16.67%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	5	0	0.00%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	1	1	100.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	0	0	0.00%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	1	0	0.00%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	0	0	0.00%
15	Fail To Notify Employee of Procedure to Eval. PD	6	2	33.33%
16	Fail To Issue Denial Notice as Req.	9	1	11.11%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	13	3	23.08%
19	Claim Log Violations (# of Entries and Violations)	27	0	0.00%
20	Other Assessments	25	6	24.00%
21	Unsupported Denials	9	0	0.00%

Calendar Year: 2000
Penalty Assessments and Collections

Individual Exhibit 3

No. of Files Audited:	157	Audit No:	SAC-09-00-R-5	Type:	TPA
Indemnity	49				
Medical Only	59	Subject:	Professional Risk Managemer		
Denied	49				
Complaints	0	Location:	Stockton		
Additional Files	0				

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	7	\$390	\$390	\$0		x
2	0	\$0	\$0	\$0		x
3	0	\$0	\$0	\$0		x
4	9	\$1,500	\$1,500	\$0		x
5	0	\$0	\$0	\$0		x
6	4	0*	\$0	\$0		x
7	4	0*	\$0	\$0		x
8	0	\$0	\$0	\$0		x
9	0	\$0	\$0	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	1	\$500	\$500	\$0		x
13	0	\$0	\$0	\$0		x
14	0	\$0	\$0	\$0		x
15	3	\$1,400	\$1,400	\$0		x
16	0	\$0	\$0	\$0		x
17	0	\$0	\$0	\$0		x
18 a	2	\$200	\$200	\$0		x
18 b	0	\$0	\$0	\$0		x
18 c	1	\$1,000	\$1,000	\$0		x
18 d	2	\$175	\$175	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	1	\$80	\$80	\$0		x
20 a	1	\$20	\$20	\$0		x
20 b	0	\$0	\$0	\$0		x
20 c	0	\$0	\$0	\$0		x
20 d	0	\$0	\$0	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	35	\$5,265	\$5,265	\$0		x

* Penalties were reduced to \$0 each based on low frequency (10% or less of randomly selected files with exposure for violations had assessments).

Individual Exhibit 4

Type: TPA

[illegible]

Calendar Year: 2000

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: SAC-09-00-R-5

Subject: Professional Risk Management

Location: Stockton

Type: TPA

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	31	7	22.58%
2	Late First Pay Of PD	4	0	0.00%
3	Late First Pay Of VRMA	2	0	0.00%
4	Late Subsequent Indemnity Pay	12	4	33.33%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	40	4	10.00%
7	Late Ben. Notices (Indem.,Delay)	40	4	10.00%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	20	0	0.00%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	9	0	0.00%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	3	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	5	1	20.00%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	2	0	0.00%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	0	0	0.00%
15	Fail To Notify Employee of Procedure to Eval. PD	28	3	10.71%
16	Fail To Issue Denial Notice as Req.	50	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	36	3	8.33%
19	Claim Log Violations (# of Entries and Violations)	50	1	2.00%
20	Other Assessments	157	8	5.10%
21	Unsupported Denials	49	0	0.00%

Calendar Year: 2000
Penalty Assessments and Collections

Individual Exhibit 3

No. of Files Audited:	160
Indemnity	57
Medical Only	59
Denied	39
Complaints	5
Additional Files	0

Audit No: AHM-10-00-R-5 Type: TPA

Subject: Risk Enterprise Management

Location: Brea

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	5	\$1,320	\$1,320	\$0		x
2	3	\$520	\$520	\$0		x
3	0	\$0	\$0	\$0		x
4	8	\$535	\$535	\$0		x
5	0	\$0	\$0	\$0		x
6	15	\$1,500	\$1,500	\$0		x
7	17	\$1,110	\$1,110	\$0		x
8	16	\$925	\$925	\$0		x
9	2	\$120	\$120	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	6	\$2,980	\$2,980	\$0		x
13	4	\$840	\$840	\$0		x
14	1	\$400	\$400	\$0		x
15	7	\$2,820	\$2,820	\$0		x
16	3	\$720	\$720	\$0		x
17	0	\$0	\$0	\$0		x
18 a	1	\$600	\$600	\$0		x
18 b	1	\$1,000	\$1,000	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	5	\$440	\$440	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	6	\$480	\$480	\$0		x
20 a	9	\$700	\$700	\$0		x
20 b	1	\$500	\$500	\$0		x
20 c	0	\$0	\$0	\$0		x
20 d	6	\$950	\$950	\$0		x
21	1	\$1,500	\$1,500	\$0		x
TOTAL	117	\$19,960	\$19,960	\$0		x

Calendar Year: 2000
Notices of Compensation Due

Individual Exhibit 4

Audit No: AHM-10-00-R-5

Subject: Risk Enterprise Mangement

Location: Brea

Type: TPA

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1	\$1,096.50	\$3,505.28		\$102.62			\$1,199.12
2				\$98.00			\$98.00
3				\$126.00			\$126.00
4				\$877.80			\$877.80
5				\$350.53			\$3,855.81
6				\$123.85			\$123.85
TOTAL	\$1,096.50	\$3,505.28	\$0.00	\$1,678.80	\$0.00	\$0.00	\$6,280.58

Calendar Year: 2000

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: AHM-10-00-R-5

Subject: Risk Enterprise Mangement

Location: Brea

Type: TPA

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	11	4	36.36%
2	Late First Pay Of PD	9	2	22.22%
3	Late First Pay Of VRMA	5	0	0.00%
4	Late Subsequent Indemnity Pay	16	4	25.00%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	24	8	33.33%
7	Late Ben. Notices (Indem.,Delay)	24	9	37.50%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	24	7	29.17%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	21	1	4.76%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	7	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	5	5	100.00%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	8	4	50.00%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	1	0	0.00%
15	Fail To Notify Employee of Procedure to Eval. PD	12	6	50.00%
16	Fail To Issue Denial Notice as Req.	46	3	6.52%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	28	6	21.43%
19	Claim Log Violations (# of Entries and Violations)	2,027	6	0.30%
20	Other Assessments	155	10	6.45%
21	Unsupported Denials	45	1	2.22%

Calendar Year: 2000
Penalty Assessments and Collections

Individual Exhibit 3

No. of Files Audited:	254
Indemnity	126
Medical Only	65
Denied	53
Complaints	4
Additional Files	6

Audit No: VNO-04-00-R-5 Type: TPA

Subject: RSKCo

Location: Brea

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	18	\$1,710	\$1,710	\$0		x
2	6	\$1,660	\$1,660	\$0		x
3	2	\$200	\$200	\$0		x
4	43	\$4,785	\$4,785	\$0		x
5	0	\$0	\$0	\$0		x
6	96	\$9,600	\$9,600	\$0		x
7	41	\$1,735	\$1,735	\$0		x
8	38	\$2,425	\$2,425	\$0		x
9	15	\$1,200	\$1,200	\$0		x
10	1	\$20	\$20	\$0		x
11	0	\$0	\$0	\$0		x
12	16	\$7,180	\$7,180	\$0		x
13	13	\$4,900	\$4,900	\$0		x
14	1	\$500	\$500	\$0		x
15	25	\$11,200	\$11,200	\$0		x
16	0	\$0	\$0	\$0		x
17	0	\$0	\$0	\$0		x
18 a	10	\$3,100	\$3,100	\$0		x
18 b	6	\$2,750	\$2,750	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	15	\$1,200	\$1,200	\$0		x
18 e	1	\$500	\$500	\$0		x
18 f	1	\$100	\$100	\$0		x
19	10	\$800	\$800	\$0		x
20 a	74	\$2,215	\$2,215	\$0		x
20 b	1	\$600	\$600	\$0		x
20 c	3	\$1,920	\$1,920	\$0		x
20 d	32	\$2,880	\$2,880	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	468	\$63,180	\$63,180	\$0		x

Calendar Year: 2000
Notices of Compensation Due

Individual Exhibit 4

Audit No: VNO-04-00-R-5

Subject: RSKCo

Location: Brea

Type: TPA

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1				\$401.14			\$401.14
2	\$1,568.84			\$270.00			\$1,838.84
3		\$1,400.00		\$140.00			\$1,540.00
4	\$71.33						\$71.33
5		\$767.29		\$76.73		\$99.10	\$943.12
6				\$479.50		\$4.11	\$483.61
7	\$70.00			\$112.00			\$182.00
8	\$1,539.23	\$8.96		\$154.82			\$1,703.01
9		\$280.00					\$280.00
10						\$10.60	\$10.60
11	\$196.20			\$25.46			\$221.66
12				\$136.50			\$136.50
13	\$26.35			\$2.64			\$28.99
14	\$154.15			\$5.30			\$159.45
15	\$23.98						\$23.98
16	\$99.05						\$99.05
17	\$113.75						\$113.75
18		\$9,508.57		\$950.86			\$10,459.43
19				\$25.20			\$25.20
TOTAL	\$3,862.88	\$11,964.82	\$0.00	\$2,780.15	\$0.00	\$113.81	\$18,721.66

Calendar Year: 2000

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: VNO-04-00-R-5

Subject: RSKCo

Location: Brea

Type: TPA

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	77	16	20.78%
2	Late First Pay Of PD	29	6	20.69%
3	Late First Pay Of VRMA	13	2	15.38%
4	Late Subsequent Indemnity Pay	64	20	31.25%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	112	43	38.39%
7	Late Ben. Notices (Indem.,Delay)	110	29	26.36%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	66	10	15.15%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	48	8	16.67%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	16	1	6.25%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	24	13	54.17%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	20	12	60.00%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	4	1	25.00%
15	Fail To Notify Employee of Procedure to Eval. PD	76	22	28.95%
16	Fail To Issue Denial Notice as Req.	53	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	96	19	19.79%
19	Claim Log Violations (# of Entries and Violations)	3,949	4	0.10%
20	Other Assessments	244	62	25.41%
21	Unsupported Denials	53	0	0.00%

Calendar Year: 2000
Penalty Assessments and Collections

Individual Exhibit 3

No. of Files Audited:	210
Indemnity	55
Medical Only	65
Denied	61
Complaints	29
Additional Files	0

Audit No: OAK-07-00-R-2 Type: SI

Subject: Safeway Stores, Inc.

Location: Walnut Creek

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	10	\$2,290	\$2,290	\$0		x
2	6	\$1,530	\$1,530	\$0		x
3	0	\$0	\$0	\$0		x
4	20	\$1,830	\$1,830	\$0		x
5	0	\$0	\$0	\$0		x
6	20	\$2,000	\$2,000	\$0		x
7	23	\$1,070	\$1,070	\$0		x
8	10	\$680	\$680	\$0		x
9	0	\$0	\$0	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	14	\$4,100	\$4,100	\$0		x
13	2	\$500	\$500	\$0		x
14	0	\$0	\$0	\$0		x
15	14	\$6,420	\$6,420	\$0		x
16	0	\$0	\$0	\$0		x
17	0	\$0	\$0	\$0		x
18 a	5	\$840	\$840	\$0		x
18 b	3	\$1,700	\$1,700	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	27	\$2,250	\$2,250	\$0		x
18 e	1	\$120	\$120	\$0		x
18 f	0	\$0	\$0	\$0		x
19	3	\$60	\$60	\$0		x
20 a	7	\$140	\$140	\$0		x
20 b	1	\$400	\$400	\$0		x
20 c	0	\$0	\$0	\$0		x
20 d	3	\$220	\$220	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	169	\$26,150	\$26,150	\$0		x

Calendar Year: 2000
Notices of Compensation Due

Individual Exhibit 4

Audit No: OAK-07-00-R-2

Subject: Safeway Stores, Inc.

Location: Walnut Creek Type: SI

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1	\$131.28			\$13.13			\$144.41
2		\$1,540.00		\$395.24			\$1,935.24
3		\$124.98		\$12.50			\$137.48
4				\$76.70			\$76.70
5		\$5,300.00		\$598.58			\$5,898.58
6				\$61.86			\$61.86
7	\$892.31			\$30.70			\$923.01
8				\$64.00			\$64.00
9	\$238.51			\$23.85			\$262.36
10				\$577.99			\$577.99
11				\$63.38			\$63.38
12				\$118.15			\$118.15
13	\$178.38						\$178.38
14				\$340.00			\$340.00
15				\$17.98			\$17.98
16				\$637.71			\$637.71
17				\$40.00			\$40.00
18				\$34.45			\$34.45
19				\$340.00		\$173.92	\$513.92
20						\$156.18	\$156.18
TOTAL	\$1,440.48	\$6,964.98	\$0.00	\$3,446.22	\$0.00	\$330.10	\$12,181.78

Calendar Year: 2000

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: OAK-07-00-R-2

Subject: Safeway Stores, Inc.

Location: Walnut Creek

Type: SI

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	45	6	13.33%
2	Late First Pay Of PD	16	2	12.50%
3	Late First Pay Of VRMA	5	0	0.00%
4	Late Subsequent Indemnity Pay	41	8	19.51%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	61	14	22.95%
7	Late Ben. Notices (Indem.,Delay)	61	12	19.67%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	41	0	0.00%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	23	0	0.00%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	5	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	26	11	42.31%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	12	0	0.00%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	8	0	0.00%
15	Fail To Notify Employee of Procedure to Eval. PD	23	9	39.13%
16	Fail To Issue Denial Notice as Req.	61	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	53	15	28.30%
19	Claim Log Violations (# of Entries and Violations)	4,242	3	0.07%
20	Other Assessments	181	7	3.87%
21	Unsupported Denials	61	0	0.00%

Calendar Year: 2000
Penalty Assessments and Collections

Individual Exhibit 3

No. of Files Audited:	252	Audit No:	AHM-05-00-R-5	Type:	TPA
Indemnity	131				
Medical Only	66	Subject:	Sedgwick Claims Management Services, Inc.		
Denied	53				
Complaints	2				
Additional Files	0	Location:	Orange		

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	24	\$2,050	\$2,050	\$0		x
2	5	\$1,160	\$1,160	\$0		x
3	0	\$0	\$0	\$0		x
4	36	\$3,240	\$3,240	\$0		x
5	0	\$0	\$0	\$0		x
6	27	\$2,700	\$2,700	\$0		x
7	19	\$720	\$720	\$0		x
8	2	\$80	\$80	\$0		x
9	0	\$0	\$0	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	12	\$4,420	\$4,420	\$0		x
13	7	\$2,220	\$2,220	\$0		x
14	0	\$0	\$0	\$0		x
15	16	\$7,500	\$7,500	\$0		x
16	0	\$0	\$0	\$0		x
17	0	\$0	\$0	\$0		x
18 a	10	\$1,600	\$1,600	\$0		x
18 b	1	\$400	\$400	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	12	\$650	\$650	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	15	\$1,520	\$1,520	\$0		x
20 a	9	\$300	\$300	\$0		x
20 b	0	\$0	\$0	\$0		x
20 c	0	\$0	\$0	\$0		x
20 d	6	\$500	\$500	\$0		x
21	1	\$3,000	\$3,000	\$0		x
TOTAL	202	\$32,060	\$32,060	\$0		x

Individual Exhibit 4

Type: TPA

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1				\$12.77			\$12.77
2				\$83.08			\$83.08
3				\$100.80			\$100.80
4				\$17.15			\$17.15
5				\$17.14			\$17.14
6				\$30.49			\$30.49
7				\$78.86			\$78.86
8	\$210.00						\$210.00
9				\$20.00			\$20.00
10	\$272.93						\$272.93
11	\$140.00			\$63.00			\$203.00
12	\$1,255.34			\$118.80			\$1,374.14
TOTAL	\$1,878.27	\$0.00	\$0.00	\$542.09	\$0.00	\$0.00	\$2,420.36

Calendar Year: 2000

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: AHM-05-00-R-5

Subject: Sedgwick Claims Management Services, Inc.

Location: Orange

Type: TPA

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	64	23	35.94%
2	Late First Pay Of PD	14	4	28.57%
3	Late First Pay Of VRMA	6	0	0.00%
4	Late Subsequent Indemnity Pay	46	19	41.30%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	98	24	24.49%
7	Late Ben. Notices (Indem.,Delay)	97	15	15.46%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	32	1	3.13%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	16	0	0.00%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	10	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	22	12	54.55%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	16	7	43.75%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	5	0	0.00%
15	Fail To Notify Employee of Procedure to Eval. PD	56	15	26.79%
16	Fail To Issue Denial Notice as Req.	65	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	87	12	13.79%
19	Claim Log Violations (# of Entries and Violations)	6,649	13	0.20%
20	Other Assessments	250	13	5.20%
21	Unsupported Denials	53	1	1.89%

Calendar Year: 2000**Individual Exhibit 3****Penalty Assessments and Collections**

No. of Files Audited:	171
Indemnity	56
Medical Only	60
Denied	55
Complaints	0
Additional Files	0

Audit No: VNO-03-00-R-2 Type: SI**Subject: Southern California Edison****Location: Rosemead**

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	8	\$1,605	\$1,605	\$0		x
2	6	\$1,700	\$1,700	\$0		x
3	0	\$0	\$0	\$0		x
4	18	\$3,370	\$3,370	\$0		x
5	0	\$0	\$0	\$0		x
6	22	\$2,160	\$2,160	\$0		x
7	30	\$2,040	\$2,040	\$0		x
8	17	\$1,250	\$1,250	\$0		x
9	3	\$175	\$175	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	9	\$3,120	\$3,120	\$0		x
13	3	\$1,440	\$1,440	\$0		x
14	1	\$500	\$500	\$0		x
15	13	\$4,800	\$4,800	\$0		x
16	0	\$0	\$0	\$0		x
17	0	\$0	\$0	\$0		x
18 a	6	\$1,000	\$1,000	\$0		x
18 b	2	\$600	\$600	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	9	\$525	\$525	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	1	\$80	\$80	\$0		x
20 a	21	\$525	\$525	\$0		x
20 b	0	\$0	\$0	\$0		x
20 c	0	\$0	\$0	\$0		x
20 d	11	\$900	\$900	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	180	\$25,790	\$25,790	\$0		x

Calendar Year: 2000
Notices of Compensation Due

Individual Exhibit 4

Audit No: VNO-03-00-R-2

Subject: Southern California Edison

Location: Rosemead

Type: SI

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1	\$388.39	\$1,169.51		\$371.19			\$1,929.09
2				\$32.66			\$32.66
3	\$576.06			\$138.33			\$714.39
4	\$210.00			\$21.00			\$231.00
5						\$48.90	\$48.90
6				\$7.00		\$207.70	\$214.70
7				\$29.71			\$29.71
8				\$17.01			\$17.01
9	\$420.00						\$420.00
TOTAL	\$1,594.45	\$1,169.51	\$0.00	\$616.90	\$0.00	\$256.60	\$3,637.46

Calendar Year: 2000

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: VNO-03-00-R-2

Subject: Southern California Edison

Location: Rosemead

Type: SI

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	36	8	22.22%
2	Late First Pay Of PD	19	6	31.58%
3	Late First Pay Of VRMA	2	0	0.00%
4	Late Subsequent Indemnity Pay	32	11	34.38%
5	Late Pay Of Death Benefits	1	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	65	15	23.08%
7	Late Ben. Notices (Indem.,Delay)	64	21	32.81%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	40	6	15.00%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	21	3	14.29%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	4	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	15	9	60.00%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	8	3	37.50%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	2	1	50.00%
15	Fail To Notify Employee of Procedure to Eval. PD	41	12	29.27%
16	Fail To Issue Denial Notice as Req.	55	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	49	8	16.33%
19	Claim Log Violations (# of Entries and Violations)	1,813	1	0.06%
20	Other Assessments	171	17	9.94%
21	Unsupported Denials	55	0	0.00%

Calendar Year: 2000
Penalty Assessments and Collections

Individual Exhibit 3

No. of Files Audited:	293
Indemnity	98
Medical Only	106
Denied	73
Complaints	1
Additional Files	15

Audit No: VNO-01-00-R-2 Type: SI

Subject: Southern California Gas Company

Location: Los Angeles

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	24	\$1,580	\$1,580	\$0		x
2	17	\$4,090	\$4,090	\$0		x
3	1	\$600	\$600	\$0		x
4	22	\$1,325	\$1,325	\$0		x
5	0	\$0	\$0	\$0		x
6	57	\$5,650	\$5,650	\$0		x
7	52	\$3,065	\$3,065	\$0		x
8	40	\$1,225	\$1,225	\$0		x
9	6	\$360	\$360	\$0		x
10	9	\$450	\$450	\$0		x
11	1	\$400	\$400	\$0		x
12	11	\$4,100	\$4,100	\$0		x
13	11	\$4,220	\$4,220	\$0		x
14	5	\$2,500	\$2,500	\$0		x
15	25	\$10,340	\$10,340	\$0		x
16	0	\$0	\$0	\$0		x
17	0	\$0	\$0	\$0		x
18 a	5	\$1,170	\$1,170	\$0		x
18 b	4	\$1,860	\$1,860	\$0		x
18 c	3	\$2,140	\$2,140	\$0		x
18 d	21	\$1,980	\$1,980	\$0		x
18 e	5	\$1,960	\$1,960	\$0		x
18 f	0	\$0	\$0	\$0		x
19	1	\$80	\$80	\$0		x
20 a	32	\$1,275	\$1,275	\$0		x
20 b	0	\$0	\$0	\$0		x
20 c	4	\$2,300	\$2,300	\$0		x
20 d	57	\$3,340	\$3,340	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	413	\$56,010	\$56,010	\$0		x

Calendar Year: 2000
Notices of Compensation Due

Individual Exhibit 4
Page 1 of 2

Audit No: VNO-01-00-R-2

Subject: Southern California Gas Company

Location: Los Angeles **Type: SI**

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1		\$2,674.29		\$267.43			\$2,941.72
2				\$84.00			\$84.00
3				\$134.40			\$134.40
4		\$380.00		\$38.00		\$32.27	\$450.27
5				\$307.50			\$307.50
6	\$596.94						\$596.94
7				\$76.80			\$76.80
8				\$88.00			\$88.00
9				\$288.75			\$288.75
10				\$87.00			\$87.00
11	\$66.00			\$83.40			\$149.40
12		\$743.10	\$1,750.93	\$42.71		\$1.60	\$2,538.34
13				\$76.00			\$76.00
14				\$332.57			\$332.57
15		\$421.16		\$699.38			\$1,120.54
16		\$8,540.81		\$1,051.68		\$261.40	\$9,853.89
17			\$332.00				\$332.00
18	\$60.00			\$6.00			\$66.00
19				\$150.50		\$38.74	\$189.24
20	\$156.26			\$12.88			\$169.14
21				\$89.25			\$89.25
SUBTOTAL	\$879.20	\$12,759.36	\$2,082.93	\$3,916.25	\$0.00	\$334.01	\$19,971.75

Individual Exhibit 4
Page 2 of 2

Location: Los Angeles **Type:** SI

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty interest, or other	Total
22	\$34.36	\$120.00 \$1,760.00	\$924.02				\$924.02
23				\$15.44			\$169.80
24				\$176.00			\$1,936.00
25				\$87.50			\$87.50
26				\$346.74			\$346.74

Calendar Year: 2000

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: VNO-01-00-R-2

Subject: Southern California Gas Company

Location: Los Angeles Type: SI

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	60	21	35.00%
2	Late First Pay Of PD	31	13	41.94%
3	Late First Pay Of VRMA	5	1	20.00%
4	Late Subsequent Indemnity Pay	60	11	18.33%
5	Late Pay Of Death Benefits	1	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	119	28	23.53%
7	Late Ben. Notices (Indem.,Delay)	116	32	27.59%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	65	10	15.38%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	58	3	5.17%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	10	2	20.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	28	9	32.14%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	15	9	60.00%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	5	4	80.00%
15	Fail To Notify Employee of Procedure to Eval. PD	62	23	37.10%
16	Fail To Issue Denial Notice as Req.	67	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	82	20	24.39%
19	Claim Log Violations (# of Entries and Violations)	1,992	1	0.05%
20	Other Assessments	277	34	12.27%
21	Unsupported Denials	73	0	0.00%

Calendar Year: 2000
Penalty Assessments and Collections

Individual Exhibit 3

No. of Files Audited:	297
Indemnity	136
Medical Only	67
Denied	65
Complaints	26
Additional Files	3

Audit No: AHM-11-00-R-5 Type: TPA

Subject: Specialty Risk Services, Inc.

Location: Brea

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	30	\$4,915	\$4,915	\$0		x
2	13	\$6,760	\$6,760	\$0		x
3	2	\$100	\$100	\$0		x
4	28	\$4,395	\$4,395	\$0		x
5	1	\$100	\$100	\$0		x
6	56	\$5,600	\$5,600	\$0		x
7	42	\$2,430	\$2,430	\$0		x
8	35	\$2,500	\$2,500	\$0		x
9	6	\$400	\$400	\$0		x
10	2	\$120	\$120	\$0		x
11	0	\$0	\$0	\$0		x
12	19	\$8,440	\$8,440	\$0		x
13	21	\$8,080	\$8,080	\$0		x
14	3	\$1,100	\$1,100	\$0		x
15	30	\$12,500	\$12,500	\$0		x
16	0	\$0	\$0	\$0		x
17	1	\$100	\$100	\$0		x
18 a	15	\$6,720	\$6,720	\$0		x
18 b	6	\$4,160	\$4,160	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	16	\$1,320	\$1,320	\$0		x
18 e	1	\$1,000	\$1,000	\$0		x
18 f	4	\$960	\$960	\$0		x
19	6	\$420	\$420	\$0		x
20 a	38	\$950	\$950	\$0		x
20 b	8	\$4,200	\$4,200	\$0		x
20 c	12	\$15,900	\$15,900	\$0		x
20 d	29	\$2,775	\$2,775	\$0		x
21	2	\$5,000	\$5,000	\$0		x
TOTAL	426	\$100,945	\$100,945	\$0		x

Calendar Year: 2000
Notices of Compensation Due

Individual Exhibit 4
Page 1 of 2

Audit No: AHM-11-00-R-5

Subject: Specialty Risk Services, Inc.

Location: Brea

Type: TPA

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1	\$366.40			\$33.83			\$400.23
2	\$526.01			\$35.86			\$561.87
3				\$364.08			\$364.08
4	\$2,599.80			\$259.98			\$2,859.78
5		\$304.29		\$30.43			\$334.72
6				\$18.63			\$18.63
7	\$197.16			\$19.72			\$216.88
8	\$103.58						\$103.58
9				\$91.80			\$91.80
10	\$306.68						\$306.68
11				\$19.85			\$19.85
12				\$105.00			\$105.00
13	\$1,066.29			\$106.63		\$20.44	\$1,193.36
14		\$6,275.99		\$624.26			\$6,900.25
15						\$554.68	\$554.68
16						\$271.08	\$271.08
17	\$342.00						\$342.00
18				\$502.92			\$502.92
19	\$75.43						\$75.43
20		\$5,600.00		\$560.00			\$6,160.00
21	\$2,304.00			\$230.40		\$94.12	\$2,628.52
SUBTOTAL	\$7,887.35	\$12,180.28	\$0.00	\$3,003.39	\$0.00	\$940.32	\$24,011.34

Individual Exhibit 4
Page 2 of 2

Type: TPA

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty interest, or other	Total
22	\$770.00			\$1,169.00			\$1,939.00
23		\$2,520.00					\$2,520.00
24	\$336.00	\$1,120.00		\$308.80			\$1,764.80
25		\$4,235.00					\$4,235.00
26	\$1,464.00						\$1,464.00
27				\$395.43			\$395.43
SUBTOTAL	\$2,570.00	\$7,875.00	\$0.00	\$1,873.23	\$0.00	\$0.00	\$12,318.23
Page 1	\$7,887.35	\$12,180.28	\$0.00	\$3,003.39	\$0.00	\$940.32	\$24,011.34
TOTAL	\$10,457.35	\$20,055.28	\$0.00	\$4,876.62	\$0.00	\$940.32	\$36,329.57

Calendar Year: 2000

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: AHM-11-00-R-5

Subject: Specialty Risk Services, Inc.

Location: Brea Type: TPA

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	75	23	30.67%
2	Late First Pay Of PD	19	7	36.84%
3	Late First Pay Of VRMA	11	1	9.09%
4	Late Subsequent Indemnity Pay	57	11	19.30%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	117	31	26.50%
7	Late Ben. Notices (Indem.,Delay)	118	29	24.58%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	53	8	15.09%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	26	2	7.69%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	2	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	28	16	57.14%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	18	14	77.78%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	4	2	50.00%
15	Fail To Notify Employee of Procedure to Eval. PD	79	23	29.11%
16	Fail To Issue Denial Notice as Req.	65	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	105	22	20.95%
19	Claim Log Violations (# of Entries and Violations)	30,157	3	0.01%
20	Other Assessments	268	36	13.43%
21	Unsupported Denials	65	2	3.08%

Calendar Year: 2000
Penalty Assessments and Collections

Individual Exhibit 3

No. of Files Audited:	178	Audit No:	VNO-11-00-R-5	Type:	TPA
Indemnity	55	Subject:	State Compensation Insurance For State Contracts Unit		
Medical Only	61				
Denied	58				
Complaints	0				
Additional Files	4	Location:	Bakersfield		

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	1	\$20	\$20	\$0		x
2	1	\$40	\$40	\$0		x
3	0	\$0	\$0	\$0		x
4	1	\$25	\$25	\$0		x
5	0	\$0	\$0	\$0		x
6	25	\$2,400	\$2,400	\$0		x
7	33	\$2,320	\$2,320	\$0		x
8	8	\$440	\$440	\$0		x
9	1	\$80	\$80	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	7	\$3,260	\$3,260	\$0		x
13	4	\$1,400	\$1,400	\$0		x
14	0	\$0	\$0	\$0		x
15	2	\$700	\$700	\$0		x
16	1	\$80	\$80	\$0		x
17	0	\$0	\$0	\$0		x
18 a	5	\$1,550	\$1,550	\$0		x
18 b	3	\$1,550	\$1,550	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	1	\$100	\$100	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	4	\$320	\$320	\$0		x
20 a	29	\$725	\$725	\$0		x
20 b	0	\$0	\$0	\$0		x
20 c	0	\$0	\$0	\$0		x
20 d	5	\$325	\$325	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	131	\$15,335	\$15,335	\$0		x

Individual Exhibit 4

Location: Bakersfield **Type:** TPA

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1	\$350.00	\$1,071.00 \$1,580.00 \$3,788.57					\$350.00
2	\$616.02			\$389.60			\$1,005.62
3				\$107.10			\$1,178.10
4				\$216.00			\$1,796.00
5	\$456.80			\$378.86			\$4,624.23
6	\$1,748.26			\$174.83			\$1,923.09
TOTAL	\$3,171.08	\$6,439.57	\$0.00	\$1,266.39	\$0.00	\$0.00	\$10,877.04

Calendar Year: 2000

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: VNO-11-00-R-5

**Subject: State Compensation Insurance Fund
State Contracts Unit**

Location: Bakersfield Type: TPA

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	5	0	0.00%
2	Late First Pay Of PD	11	1	9.09%
3	Late First Pay Of VRMA	3	0	0.00%
4	Late Subsequent Indemnity Pay	9	1	11.11%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	65	15	23.08%
7	Late Ben. Notices (Indem.,Delay)	65	26	40.00%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	57	4	7.02%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	37	1	2.70%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	8	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	14	6	42.86%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	10	3	30.00%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	2	0	0.00%
15	Fail To Notify Employee of Procedure to Eval. PD	32	2	6.25%
16	Fail To Issue Denial Notice as Req.	61	1	1.64%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	45	5	11.11%
19	Claim Log Violations (# of Entries and Violations)	2,012	4	0.20%
20	Other Assessments	174	25	14.37%
21	Unsupported Denials	61	0	0.00%

Calendar Year: 2000**Individual Exhibit 3****Penalty Assessments and Collections**

No. of Files Audited:	163	Audit No:	SFO-03-00-R-1 Type: INS
Indemnity	56	Subject:	State Compensation
Medical Only	64		Insurance Fund
Denied	43	Location:	Eureka
Complaints	0		
Additional Files	0		

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	10	\$410	\$410	\$0		x
2	2	\$75	\$75	\$0		x
3	0	\$0	\$0	\$0		x
4	6	\$420	\$420	\$0		x
5	0	\$0	\$0	\$0		x
6	7	\$560	\$560	\$0		x
7	7	\$230	\$230	\$0		x
8	0	\$0	\$0	\$0		x
9	0	\$0	\$0	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	3	\$1,100	\$1,100	\$0		x
13	3	\$840	\$840	\$0		x
14	0	\$0	\$0	\$0		x
15	3	\$720	\$720	\$0		x
16	2	\$900	\$900	\$0		x
17	0	\$0	\$0	\$0		x
18 a	2	\$400	\$400	\$0		x
18 b	1	\$200	\$200	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	4	\$400	\$400	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	0	\$0	\$0	\$0		x
20 a	44	\$1,320	\$1,320	\$0		x
20 b	1	\$500	\$500	\$0		x
20 c	0	\$0	\$0	\$0		x
20 d	7	\$580	\$580	\$0		x
21	1	\$2,500	\$2,500	\$0		x
TOTAL	103	\$11,155	\$11,155	\$0		x

Individual Exhibit 4

Type: INS

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1	\$40.92 \$518.72	\$345.00		\$304.50			\$649.50
2				\$40.92			\$40.92
3				\$175.35			\$175.35
4				\$236.00			\$236.00
5				\$51.87			\$570.59
TOTAL	\$559.64	\$345.00	\$0.00	\$767.72	\$0.00	\$0.00	\$1,672.36

Calendar Year: 2000

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: SFO-03-00-R-1

Subject: State Compensation Insurance Fund

Location: Eureka

Type: INS

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	43	10	23.26%
2	Late First Pay Of PD	11	2	18.18%
3	Late First Pay Of VRMA	4	0	0.00%
4	Late Subsequent Indemnity Pay	35	3	8.57%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	61	7	11.48%
7	Late Ben. Notices (Indem.,Delay)	61	7	11.48%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	33	0	0.00%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	15	0	0.00%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	4	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	4	3	75.00%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	6	3	50.00%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	1	0	0.00%
15	Fail To Notify Employee of Procedure to Eval. PD	39	3	7.69%
16	Fail To Issue Denial Notice as Req.	43	2	4.65%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	55	5	9.09%
19	Claim Log Violations (# of Entries and Violations)	0	0	0.00%
20	Other Assessments	163	44	26.99%
21	Unsupported Denials	43	1	2.33%

Calendar Year: 2000
Penalty Assessments and Collections

Individual Exhibit 3

No. of Files Audited:	216	Audit No:	SFO-02-00-R-6	Type: SI
Indemnity	105	Subject:	State Compensation Insurance Fund - Risk Management	
Medical Only	52			
Denied	48			
Complaints	11			
Additional Files	0	Location:	San Francisco	

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	1	\$25	\$25	\$0		x
2	6	\$1,070	\$1,070	\$0		x
3	0	\$0	\$0	\$0		x
4	13	\$3,080	\$3,080	\$0		x
5	0	\$0	\$0	\$0		x
6	98	\$9,800	\$9,800	\$0		x
7	24	\$1,640	\$1,640	\$0		x
8	8	\$480	\$480	\$0		x
9	0	\$0	\$0	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	10	\$4,140	\$4,140	\$0		x
13	10	\$4,160	\$4,160	\$0		x
14	1	\$120	\$120	\$0		x
15	14	\$5,980	\$5,980	\$0		x
16	0	\$0	\$0	\$0		x
17	0	\$0	\$0	\$0		x
18 a	1	\$1,000	\$1,000	\$0		x
18 b	1	\$200	\$200	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	8	\$650	\$650	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	2	\$160	\$160	\$0		x
20 a	4	\$140	\$140	\$0		x
20 b	0	\$0	\$0	\$0		x
20 c	0	\$0	\$0	\$0		x
20 d	5	\$400	\$400	\$0		x
21	2	\$4,000	\$4,000	\$0		x
TOTAL	208	\$37,045	\$37,045	\$0		x

Calendar Year: 2000
Notices of Compensation Due

Individual Exhibit 4

Audit No: SFO-02-00-R-6

Subject: State Compensation Insurance Fund - Risk Management

Location: San Francisco Type: SI

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1	\$2,610.99	\$704.41		\$28.00			\$28.00
2				\$70.44			\$774.85
3				\$96.00			\$96.00
4				\$322.00			\$322.00
5							\$2,610.99
6				\$92.09			\$92.09
7				\$100.00			\$100.00
8				\$32.00			\$32.00
9				\$53.42			\$53.42
TOTAL	\$2,610.99	\$704.41	\$0.00	\$793.95	\$0.00	\$0.00	\$4,109.35

Calendar Year: 2000

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: SFO-02-00-R-6

Subject: State Compensation Insurance Fund - Risk Management

Location: San Francisco

Type: SI

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	4	1	25.00%
2	Late First Pay Of PD	15	5	33.33%
3	Late First Pay Of VRMA	0	0	0.00%
4	Late Subsequent Indemnity Pay	17	9	52.94%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	63	33	52.38%
7	Late Ben. Notices (Indem.,Delay)	63	13	20.63%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	67	2	2.99%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	55	0	0.00%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	0	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	10	9	90.00%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	10	9	90.00%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	2	1	50.00%
15	Fail To Notify Employee of Procedure to Eval. PD	28	11	39.29%
16	Fail To Issue Denial Notice as Req.	48	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	50	7	14.00%
19	Claim Log Violations (# of Entries and Violations)	842	2	0.24%
20	Other Assessments	201	8	3.98%
21	Unsupported Denials	48	2	4.17%

Calendar Year: 2000**Individual Exhibit 3****Penalty Assessments and Collections**

No. of Files Audited:	164
Indemnity	50
Medical Only	59
Denied	54
Complaints	0
Additional Files	1

Audit No: SFO-01-00-R-1 Type: INS**Subject: State Farm Insurance****Location: Rohnert Park**

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	8	\$1,070	\$1,070	\$0		x
2	6	\$805	\$805	\$0		x
3	0	\$0	\$0	\$0		x
4	19	\$2,515	\$2,515	\$0		x
5	0	\$0	\$0	\$0		x
6	9	\$720	\$720	\$0		x
7	25	\$1,330	\$1,330	\$0		x
8	2	\$120	\$120	\$0		x
9	0	\$0	\$0	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	6	\$2,520	\$2,520	\$0		x
13	3	\$480	\$480	\$0		x
14	0	\$0	\$0	\$0		x
15	2	\$720	\$720	\$0		x
16	0	\$0	\$0	\$0		x
17	0	\$0	\$0	\$0		x
18 a	2	\$200	\$200	\$0		x
18 b	1	\$400	\$400	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	9	\$675	\$675	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	1	\$80	\$80	\$0		x
20 a	3	\$75	\$75	\$0		x
20 b	0	\$0	\$0	\$0		x
20 c	0	\$0	\$0	\$0		x
20 d	0	\$0	\$0	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	96	\$11,710	\$11,710	\$0		x

Individual Exhibit 4

Location: Rohnert Park **Type:** INS

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1	\$98.58	\$1,272.15		\$51.12			\$51.12
2				\$55.86			\$154.44
3				\$71.54			\$71.54
4				\$23.20			\$23.20
5	\$43.20			\$43.20			
6	\$15.23			\$15.23			
7	\$255.61			\$1,527.76			
8	\$76.00			\$76.00			
TOTAL	\$113.81	\$1,272.15	\$0.00	\$576.53	\$0.00	\$0.00	\$1,962.49

Calendar Year: 2000

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: SFO-01-00-R-1

Subject: State Farm Insurance

Location: Rohnert Park Type: INS

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	43	8	18.60%
2	Late First Pay Of PD	20	6	30.00%
3	Late First Pay Of VRMA	3	0	0.00%
4	Late Subsequent Indemnity Pay	33	11	33.33%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	74	9	12.16%
7	Late Ben. Notices (Indem.,Delay)	74	17	22.97%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	40	2	5.00%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	22	0	0.00%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	3	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	10	6	60.00%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	8	3	37.50%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	3	0	0.00%
15	Fail To Notify Employee of Procedure to Eval. PD	49	2	4.08%
16	Fail To Issue Denial Notice as Req.	54	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	53	9	16.98%
19	Claim Log Violations (# of Entries and Violations)	163	1	0.61%
20	Other Assessments	163	2	1.23%
21	Unsupported Denials	54	0	0.00%

Calendar Year: 2000
Penalty Assessments and Collections

Individual Exhibit 3

No. of Files Audited:	185	Audit No:	SAC-04-00-R-1	Type: INS
Indemnity	58	Subject:	Superior National Insurance	
Medical Only	66	Location:	Rancho Cordova	
Denied	55			
Complaints	3			
Additional Files	3			

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	11	\$640	\$0	\$640		x
2	1	\$20	\$0	\$20		x
3	0	\$0	\$0	\$0		x
4	13	\$550	\$0	\$550		x
5	0	\$0	\$0	\$0		x
6	13	\$1,300	\$0	\$1,300		x
7	11	\$745	\$0	\$745		x
8	4	\$140	\$0	\$140		x
9	0	\$0	\$0	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	3	\$1,120	\$0	\$1,120		x
13	4	\$1,800	\$0	\$1,800		x
14	3	\$1,200	\$0	\$1,200		x
15	6	\$2,300	\$0	\$2,300		x
16	0	\$0	\$0	\$0		x
17	0	\$0	\$0	\$0		x
18 a	6	\$1,300	\$0	\$1,300		x
18 b	0	\$0	\$0	\$0		x
18 c	1	\$100	\$0	\$100		x
18 d	5	\$425	\$0	\$425		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	3	\$180	\$0	\$180		x
20 a	13	\$260	\$0	\$260		x
20 b	1	\$80	\$0	\$80		x
20 c	0	\$0	\$0	\$0		x
20 d	2	\$120	\$0	\$120		x
21	0	\$0	\$0	\$0		x
TOTAL	100	\$12,280	\$0	\$12,280		x

Calendar Year: 2000
Notices of Compensation Due

Individual Exhibit 4

Audit No: SAC-04-00-R-1

Subject: Superior National Insurance

Location: Rancho Cordova Type: INS

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1	\$584.19		\$99.77	\$55.54			\$739.50
2	\$228.99						\$228.99
3	\$13.58						\$13.58
4	\$18.00						\$18.00
5	\$139.34			\$13.94			\$153.28
6	\$93.00						\$93.00
7				\$98.88			\$98.88
8				\$93.43			\$93.43
9				\$31.91			\$31.91
10				\$26.24			\$26.24
TOTAL	\$1,077.10	\$0.00	\$99.77	\$319.94	\$0.00	\$0.00	\$1,496.81

Calendar Year: 2000

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: SAC-04-00-R-1

Subject: Superior National Insurance

Location: Rancho Cordova Type: INS

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	54	11	20.37%
2	Late First Pay Of PD	11	1	9.09%
3	Late First Pay Of VRMA	0	0	0.00%
4	Late Subsequent Indemnity Pay	33	6	18.18%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	83	12	14.46%
7	Late Ben. Notices (Indem.,Delay)	82	9	10.98%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	19	1	5.26%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	0	0	0.00%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	0	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	9	3	33.33%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	7	2	28.57%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	4	3	75.00%
15	Fail To Notify Employee of Procedure to Eval. PD	48	5	10.42%
16	Fail To Issue Denial Notice as Req.	55	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	67	10	14.93%
19	Claim Log Violations (# of Entries and Violations)	7,163	3	0.04%
20	Other Assessments	179	8	4.47%
21	Unsupported Denials	55	0	0.00%

Calendar Year: 2000**Individual Exhibit 3****Penalty Assessments and Collections**

No. of Files Audited:	146
Indemnity	51
Medical Only	60
Denied	31
Complaints	1
Additional Files	3

Audit No: SAC-01-00-R-2 Type: SI**Subject: Sutter Health****Location: Sacramento**

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	4	\$220	\$220	\$0		x
2	1	\$50	\$50	\$0		x
3	0	\$0	\$0	\$0		x
4	11	\$525	\$525	\$0		x
5	0	\$0	\$0	\$0		x
6	7	\$560	\$560	\$0		x
7	3	0*	\$0	\$0		x
8	1	\$20	\$20	\$0		x
9	0	\$0	\$0	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	1	\$160	\$160	\$0		x
13	2	\$720	\$720	\$0		x
14	0	\$0	\$0	\$0		x
15	1	\$400	\$400	\$0		x
16	0	\$0	\$0	\$0		x
17	0	\$0	\$0	\$0		x
18 a	1	\$80	\$80	\$0		x
18 b	0	\$0	\$0	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	3	\$200	\$200	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	3	\$120	\$120	\$0		x
20 a	3	\$60	\$60	\$0		x
20 b	0	\$0	\$0	\$0		x
20 c	0	\$0	\$0	\$0		x
20 d	0	\$0	\$0	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	41	\$3,115	\$3,115	\$0		x

* Penalties were reduced to \$0 each based on low frequency (10% or less of randomly selected files with exposure for violations had assessments).

Individual Exhibit 4

Type: SI

Item Number	Temporary Disability	Permanent Disability	VRMA	Self-imposed Increase	Death Benefits	Penalty Interest or Other	Total
1	\$144.84			\$19.96			\$19.96
2				\$144.84			
3				\$234.00			
						</	

Calendar Year: 2000

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: SAC-01-00-R-2

Subject: Sutter Health

Location: Sacramento

Type: SI

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	44	3	6.82%
2	Late First Pay Of PD	4	1	25.00%
3	Late First Pay Of VRMA	0	0	0.00%
4	Late Subsequent Indemnity Pay	27	5	18.52%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	47	7	14.89%
7	Late Ben. Notices (Indem.,Delay)	47	3	6.38%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	34	1	2.94%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	10	0	0.00%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	3	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	4	0	0.00%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	2	1	50.00%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	0	0	0.00%
15	Fail To Notify Employee of Procedure to Eval. PD	40	1	2.50%
16	Fail To Issue Denial Notice as Req.	32	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	47	2	4.26%
19	Claim Log Violations (# of Entries and Violations)	1,003	3	0.30%
20	Other Assessments	142	3	2.11%
21	Unsupported Denials	31	0	0.00%

Calendar Year: 2000

Individual Exhibit 3

Penalty Assessments and Collections

No. of Files Audited:	1
Indemnity	0
Medical Only	0
Denied	0
Complaints	1
Additional Files	0

Audit No: SFO-05-00-NR-] Type: INS

Subject: Sutter Insurance Group

Location: Novato

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	0	\$0	\$0	\$0		x
2	0	\$0	\$0	\$0		x
3	0	\$0	\$0	\$0		x
4	0	\$0	\$0	\$0		x
5	0	\$0	\$0	\$0		x
6	3	\$150	\$150	\$0		x
7	0	\$0	\$0	\$0		x
8	0	\$0	\$0	\$0		x
9	0	\$0	\$0	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	1	\$200	\$200	\$0		x
13	1	\$200	\$200	\$0		x
14	0	\$0	\$0	\$0		x
15	1	\$250	\$250	\$0		x
16	0	\$0	\$0	\$0		x
17	0	\$0	\$0	\$0		x
18 a	0	\$0	\$0	\$0		x
18 b	0	\$0	\$0	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	0	\$0	\$0	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	0	\$0	\$0	\$0		x
20 a	0	\$0	\$0	\$0		x
20 b	0	\$0	\$0	\$0		x
20 c	0	\$0	\$0	\$0		x
20 d	1	\$50	\$50	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	7	\$850	\$850	\$0		x

Individual Exhibit 4

Type: INS

[illegible]

Calendar Year: 2000

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: SFO-05-00-NR-1

Subject: Sutter Insurance Group

Location: Novato

Type: INS

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	0	0	0.00%
2	Late First Pay Of PD	0	0	0.00%
3	Late First Pay Of VRMA	0	0	0.00%
4	Late Subsequent Indemnity Pay	0	0	0.00%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	0	0	0.00%
7	Late Ben. Notices (Indem.,Delay)	0	0	0.00%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	0	0	0.00%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	0	0	0.00%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	0	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	0	0	0.00%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	0	0	0.00%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	0	0	0.00%
15	Fail To Notify Employee of Procedure to Eval. PD	0	0	0.00%
16	Fail To Issue Denial Notice as Req.	0	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	0	0	0.00%
19	Claim Log Violations (# of Entries and Violations)	0	0	0.00%
20	Other Assessments	0	0	0.00%
21	Unsupported Denials	0	0	0.00%

Calendar Year: 2000
Penalty Assessments and Collections

Individual Exhibit 3

No. of Files Audited:	80
Indemnity	26
Medical Only	37
Denied	13
Complaints	1
Additional Files	3

Audit No: SAC-12-00-R-1 Type: INS

Subject: Unigard Insurance Group

Location: Roseville

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	4	\$480	\$480	\$0		x
2	2	\$420	\$420	\$0		x
3	0	\$0	\$0	\$0		x
4	6	\$1,000	\$1,000	\$0		x
5	0	\$0	\$0	\$0		x
6	5	\$400	\$400	\$0		x
7	7	\$365	\$365	\$0		x
8	0	\$0	\$0	\$0		x
9	0	\$0	\$0	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	2	\$360	\$360	\$0		x
13	2	\$240	\$240	\$0		x
14	0	\$0	\$0	\$0		x
15	2	\$600	\$600	\$0		x
16	0	\$0	\$0	\$0		x
17	0	\$0	\$0	\$0		x
18 a	0	\$0	\$0	\$0		x
18 b	0	\$0	\$0	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	0	\$0	\$0	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	3	\$240	\$240	\$0		x
20 a	12	\$300	\$300	\$0		x
20 b	0	\$0	\$0	\$0		x
20 c	0	\$0	\$0	\$0		x
20 d	0	\$0	\$0	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	45	\$4,405	\$4,405	\$0		x

Individual Exhibit 4

Type: INS

[illegible]

Calendar Year: 2000

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: SAC-12-00-R-5

Subject: Unigard Insurance Group

Location: Roseville

Type: INS

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	18	3	16.67%
2	Late First Pay Of PD	10	2	20.00%
3	Late First Pay Of VRMA	3	0	0.00%
4	Late Subsequent Indemnity Pay	14	4	28.57%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	23	4	17.39%
7	Late Ben. Notices (Indem.,Delay)	23	5	21.74%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	25	0	0.00%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	8	0	0.00%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	1	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	5	2	40.00%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	3	2	66.67%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	1	0	0.00%
15	Fail To Notify Employee of Procedure to Eval. PD	17	2	11.76%
16	Fail To Issue Denial Notice as Req.	13	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	24	0	0.00%
19	Claim Log Violations (# of Entries and Violations)	147	3	2.04%
20	Other Assessments	76	10	13.16%
21	Unsupported Denials	13	0	0.00%

Calendar Year: 2000
Penalty Assessments and Collections

Individual Exhibit 3

No. of Files Audited:	135
Indemnity	46
Medical Only	50
Denied	38
Complaints	0
Additional Files	1

Audit No: SAC-09-00-R-1 Type: INS
Subject: Zenith Insurance Company
Location: Fresno

Item Number	# of Times Cited	Total \$ Penalties Assessed	Total \$ Amount Collected	Balance Due	Appealed	
					Yes	No
1	10	\$450	\$450	\$0		x
2	0	\$0	\$0	\$0		x
3	0	\$0	\$0	\$0		x
4	7	\$245	\$245	\$0		x
5	0	\$0	\$0	\$0		x
6	3	0*	\$0	\$0		x
7	13	\$775	\$775	\$0		x
8	0	\$0	\$0	\$0		x
9	0	\$0	\$0	\$0		x
10	0	\$0	\$0	\$0		x
11	0	\$0	\$0	\$0		x
12	0	\$0	\$0	\$0		x
13	1	\$100	\$100	\$0		x
14	0	\$0	\$0	\$0		x
15	1	\$320	\$320	\$0		x
16	0	\$0	\$0	\$0		x
17	0	\$0	\$0	\$0		x
18 a	1	\$100	\$100	\$0		x
18 b	0	\$0	\$0	\$0		x
18 c	0	\$0	\$0	\$0		x
18 d	1	\$75	\$75	\$0		x
18 e	0	\$0	\$0	\$0		x
18 f	0	\$0	\$0	\$0		x
19	2	\$100	\$100	\$0		x
20 a	3	\$60	\$60	\$0		x
20 b	0	\$0	\$0	\$0		x
20 c	0	\$0	\$0	\$0		x
20 d	1	\$80	\$80	\$0		x
21	0	\$0	\$0	\$0		x
TOTAL	43	\$2,305	\$2,305	\$0		x

* Penalties were reduced to \$0 each based on low frequency (10% or less of randomly selected files with exposure for violations had assessments).

Individual Exhibit 4

Type: INS

[illegible]

Calendar Year: 2000

Individual Exhibit 5

Frequency of Assessments in Randomly Selected Audited Files

Audit No: SAC-08-00-R-1

Subject: Zenith Insurance Company

Location: Fresno

Type: INS

Item No.	Violations Related To:	# Of Audited Files With Exposure For Assessments	# Of Audited Files With Assessments	% Of Files With Assessments
1	Late First Pay Of TD	38	10	26.32%
2	Late First Pay Of PD	12	0	0.00%
3	Late First Pay Of VRMA	5	0	0.00%
4	Late Subsequent Indemnity Pay	32	3	9.38%
5	Late Pay Of Death Benefits	0	0	0.00%
6	Fail To Issue Ben. Notices (Indem.,Delay)	52	3	5.77%
7	Late Ben. Notices (Indem.,Delay)	52	11	21.15%
8	Fail To Pay or Object To Med. Expenses w/in 60 Days	41	0	0.00%
9	Fail To Pay or Object To M/L Expenses w/in 60 Days	23	0	0.00%
10	Fail To Pay or Object To VR Expenses w/in 60 Days	8	0	0.00%
11	Fail To Assign QRR After 90 Days of TD	0	0	0.00%
12	Fail To Issue Notice of VR Rights After 90 Days of TD	9	0	0.00%
13	Fail To Notify Employee of Med. Elig. for VR as Req.	8	1	12.50%
14	Fail To Notify Employee of Non-Elig. for VR as Req.	2	0	0.00%
15	Fail To Notify Employee of Procedure to Eval. PD	35	1	2.86%
16	Fail To Issue Denial Notice as Req.	38	0	0.00%
17	Fail To Respond Timely To Med. Treatment Request	N.A.	0	N.A.
18	Unpaid Indemnity	38	2	5.26%
19	Claim Log Violations (# of Entries and Violations)	3,252	2	0.06%
20	Other Assessments	134	2	1.49%
21	Unsupported Denials	38	0	0.00%